

2023 - 2024



WILLIAM PENN

U N I V E R S I T Y

**FINANCIAL
AID
GUIDE**

Standard Financial Aid Definitions 7

- Cost of Attendance..... 7
- Direct Costs..... 7
- Educational Loans..... 7
 - Federal Student Loan 7
 - Federal Direct Parent PLUS Loan (PLUS)..... 8
 - Private Loan 8
- Enrollment Status 8
- Expected Family Contribution (EFC)..... 8
- Federal Pell Grant 9
- Federal Supplemental Educational Opportunity Grant (FSEOG) 9
- Federal Work-Study (FWS) 9
- Gift Aid 9
- Grant Aid..... 9
- Indirect Costs 9
- Iraq & Afghanistan Service Grant (IASG)..... 9
- Need..... 9
- Net Price 10
- Program Level..... 10
- Scholarship..... 10
- Self-help..... 10
- Unmet Need 10
- Verification..... 10

Applying for Financial Aid 11

- FSA ID..... 11
- FAFSA Online Application 12
- Paper FAFSA Application 12
- Student Report Document 12
- Expected Family Contribution 12
- Financial Aid Offer..... 12

Verification of FAFSA Application Data 13

- Professional Judgement: Special or Unusual Circumstance 14
 - Special Circumstance 14
 - Unusual Circumstance 14

2023-2024 Cost of Attending School 15

- Direct Educational Costs..... 15

Tuition.....	15
Housing & Food.....	15
Indirect Educational Costs	16
Total Cost of Attendance.....	16
Criteria for Awarding Student Financial Aid.....	17
How & When Financial Aid Funds are Disbursed.....	17
Fall & Spring Terms	17
Summer Term.....	18
Summer Term (12 weeks) & Summer Module 1 (4 weeks).....	18
Summer Module 2 (8 weeks).....	18
Registration & Attendance Policies	20
Registration	20
Validating Attendance.....	20
Fall & Spring Terms	20
Summer Term.....	20
Criteria for Attendance.....	21
Attendance Policy.....	21
Enrollment Status Policy	22
Traditional & Distance Learning Education Programs.....	22
Financial Aid Census (recalculation) Date Policy.....	22
Eight-Week Online & RN to BSN Programs.....	22
Financial Aid Census (recalculation) Date Policy.....	23
Graduate Program	23
Financial Aid Census (recalculation) Date Policy.....	24
Summer Term – All Programs.....	24
Repeating Courses – All Programs	25
Federal Student Financial Aid.....	26
Federal Pell Grant.....	26
Federal Supplemental Educational Opportunity Grant (SEOG)	26
Federal Iraq & Afghanistan Service Grant <i>or</i> Additional Federal Pell Grant.....	26
Additional Federal Pell Grant.....	26
Iraq & Afghanistan Service Grants	26
Federal Children of Fallen Heroes Scholarship.....	27
Federal Direct Stafford Loans	27
Subsidized Stafford Loan	27
Unsubsidized Stafford Loan.....	27

Federal Direct Parent PLUS Loan	28
Federal Direct Graduate PLUS Loan	28
Estimated Repayment Information for Federal Student Loans	29
Federal Work-Study	29
State Student Financial Aid.....	30
All Iowa Opportunity Scholarship	30
Education & Training Voucher (ETV) Program.....	30
Iowa National Guard Service Scholarship (INGSS).....	30
Iowa Tuition Grant (ITG).....	30
Institutional Student Financial Aid.....	31
Undergraduate Program.....	31
Academic Scholarships	31
Alumni Scholarship	32
Athletic Scholarships	32
Annual & Endowed Named Funds	32
Campus Activity Board Scholarship	33
Campus Ministry Scholarship	33
Digital Impact Team Scholarship	33
Further Undergraduate Degree Scholarship.....	33
International Scholarship.....	33
Iowa Community College Transfer Scholarship	33
Iowa Pride Scholarship.....	34
Iowa Para or Iowa School District Employee	34
Music Scholarship	34
New Media Scholarship.....	34
Penn Recognition Scholarship	34
Phi Theta Kappa Scholarship	35
Resident Associate (RA)	35
Student Government Association (SGA)	35
Theatre Scholarship.....	35
Tuition Exchange.....	35
William Penn Success Scholarship – Level 1	35
William Penn Success Scholarship – Level 2.....	36
William Penn University Scholarship.....	36
William Penn Loan	36
William Penn Forgivable Loan.....	36

Graduate Program	37
Athletic Scholarships	37
Campus Ministry Scholarship	37
Loyalty Scholarship	37
Music Scholarship	37
Theatre Scholarship.....	37
Summer Term Financial Aid	38
Federal Funds.....	38
State Funds	38
Institutional Funds	38
Outside Non-Need Sources of Aid	39
Vocational Rehabilitation Benefits	39
Outside Scholarships	39
Private Education Loans	39
Veterans' Benefits	40
Yellow Ribbon Program.....	40
Other Financial Aid Information	41
Consortium Agreements.....	41
Education Tax Credits	41
Part-Time Students	41
Repeated Coursework.....	41
Study Abroad	41
Satisfactory Academic Progress Standards for Financial Aid (SAP)	42
Grade Point Average (GPA) Requirements (Qualitative).....	42
Required Pace	43
If SAP is not achieved	44
Financial Aid Warning.....	44
Financial Aid Suspension.....	44
Appeal of Financial Aid Suspension.....	45
Withdrawing & Return of Funds Policy	46
Withdrawing.....	46
Withdrawal from Term	46
Official Withdrawal	46
Administrative Withdrawal.....	46
Unofficial Withdrawal	47
Withdrawing Due to Active Duty	47

Return of Funds	48
For Programs Offered in Modules	48
Determining Earned Aid	49
Payment Periods	49
Return of Funds Freeze Date	49
Post Withdrawal Disbursement	50
Returning Funds	50
Housing & Meals Refund Schedule.....	52
Tuition Refund Schedule.....	53
Exit Counseling Information for Perkins & Federal Direct Stafford Loans.....	56
Federal Direct Staff Loan	56
Federal Perkins Loan.....	56
Loan Repayment Assistance with Inceptia.....	56
Student Rights & Responsibilities	57
You Have the Right To	57
You Are Responsible For	57
Where Can I File a Complaint about William Penn University?	58
Consumer Information Disclosures	58
William Penn University Non-Discrimination Statement	58

Standard Financial Aid Definitions

Cost of Attendance

The estimated total cost of attending an institution for one academic year. This amount may include the following:

- Tuition - Estimated charges for one academic year of tuition.
- Housing – Includes average cost from the different residence halls for on-campus students.
- Food – Includes the cost of the unlimited meal plan for on campus students.
- Housing & Food – Includes estimate of rent, utilities, and the costs of food prepared at home for an off-campus student.
- Transportation – Includes estimated cost of transportation between campus, residence, and a student's place of work.
- Estimated costs for Books, Course Materials, Supplies, and Equipment. Students may choose to charge these items to their student billing account if purchased before the cutoff date at the University bookstore.
- Estimated costs for Personal Expenses such as but not limited to personal hygiene, laundry, and reasonable entertainment.
- Federal Student Loan Origination and WPU Course Lab Fees – Includes the average Federal student and parent loan origination fees charged by the lender and the average lab fees for courses with additional expenses. For students who take a course with a lab fee, the lab fee will be are charged to their student billing account.
- Cost of obtaining a license, certification, or a first professional credential. Cost must be incurred during the term the student is currently enrolled.

Direct Costs

Charges included in the Cost of Attendance that the student / family pays directly to the college.

- **Tuition** – charges assessed for classes
- **Housing & Food** – if contracted with the University

Educational Loans

A form of financial aid that must be repaid. Educational loans have varying fees, interest rates, repayment terms, and / or borrower protections.

Federal Student Loan

Federal funds made available to the student that must be paid back by the student. Students must complete Entrance Counseling and a Master Promissory Note (MPN) to receive these loans. Repayment begins six months after the student ceases to be enrolled at least half-time with options to delay payment available. To be eligible, the student must be enrolled at least half-time in an eligible program of study.

Federal Direct Subsidized Student Loan

Loan funds provided to the student by the U.S. Department of Education, through the school. Undergraduate students with financial need can qualify for a subsidized loan. The government pays the interest on the loan while the student remains enrolled at least half time and during certain periods when the government allows deferment of repayment. There are annual limits on

the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status.

Federal Direct Unsubsidized Student Loan

Loan funds provided to the student by the U.S. Department of Education, through the school. Undergraduate students and graduate students regardless of their need, qualify for an unsubsidized loan, provided they have filed the Free Application for Federal Student Aid (FAFSA). Interest accrual begins immediately, and the student can choose to pay the interest while enrolled or upon entering repayment. There are annual limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status.

Federal Direct Graduate PLUS Loan

Loan funds provided to graduate students by the U.S. Department of Education, through the school. This federal loan program allows graduate students with no adverse credit history to apply for a loan amount up to their Cost of Attendance each year, less any other financial aid received.

Federal Direct Parent PLUS Loan (PLUS)

Loan funds provided to the parents of dependent undergraduate students by the U.S. Department of Education, through the school. This federal loan program allows parents with no adverse credit history to apply for a loan amount up to the Cost of Attendance each year, less any financial aid received by the dependent student. Repayment of principal and interest begins immediately once the loan is fully disbursed with some options to delay payment available.

Private Loan

A student or parent loan from a commercial, state-affiliated, or institutional lender used to pay for up to the annual Cost of Attendance, less any financial aid received. Private loans have varying interest rates, fees and repayment options and usually require the applicant to be creditworthy, or have a creditworthy cosigner. Repayment generally begins immediately.

Enrollment Status

Academic workload (or course load), as defined by the institution, in which a student is enrolled for a defined academic period. This normally relates to the number of credit hours or clock hours taken by a student during a given academic period (e.g. full-time, three-quarter-time, half-time, less-than-half-time).

Expected Family Contribution (EFC)

An eligibility index that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The EFC is calculated according to a formula specified in law and is based upon the information provided by the student and their family on the Free Application for Federal Student Aid (FAFSA).

Federal Pell Grant

A federal grant provided by the federal government to undergraduate students who demonstrate exceptional financial need and have an Expected Family Contribution below a certain threshold established by the federal government. The Pell Grant award amount is prorated based on Enrollment Status.

Federal Supplemental Educational Opportunity Grant (FSEOG)

A federal grant awarded by the institution to qualified undergraduate students who demonstrate exceptional financial need. Priority is given to Federal Pell Grant recipients.

Federal Work-Study (FWS)

A federal program offered and administered by the institution that provides opportunity for part-time employment to students with financial need to help pay their educational expenses. Students are responsible for finding qualified employment. Funds are paid out through a paycheck, as earned.

Gift Aid

Funds awarded to the student that do not have to be repaid, unless the student fails to meet certain criteria, such as a service requirement that is specified as a condition of the gift aid or not completing the period for which the aid was awarded. Gift aid can include awards with titles such as grants, scholarships, remissions, awards, waivers, etc. Gift aid can be awarded based upon many factors, including (but not limited to) financial need, academic excellence, athletic, musical, and / or theatrical talent, affiliation with various groups, and / or career aspirations.

Grant Aid

Gift Aid that is typically based on financial need.

Indirect Costs

Estimated expenses in the Cost of Attendance that may not be paid directly to the institution.

Iraq & Afghanistan Service Grant (IASG)

A federal grant to qualifying students with a parent or guardian who died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001. If a student is eligible for a Federal Pell Grant, he or she cannot receive an IASG.

Need

The student's Cost of Attendance minus their Expected Family Contribution.

Net Price

Amount of direct and indirect costs remaining after all Gift Aid is applied. Net price can be covered through a variety of sources, including: savings, income, and education loans.

Program Level

Level of the degree-granting program in which a student is enrolled. Program levels may include: undergraduate (students seeking an associate degree, an undergraduate certificate, or a baccalaureate degree); post-baccalaureate (such as teacher certification); or graduate (students working on a master's degree, graduate certificate, doctorate, or professional degree). The amounts and types of financial aid for which a student is eligible is determined, in part, by their program level.

Scholarship

Gift Aid that is typically based on merit, such as, academic excellence, talent, affiliation with various groups, or career aspirations or a combination of merit and need.

Self-help

An institution's expectation that a student contributes toward their education using a combination of loans, student employment such as Federal Work-Study, and / or summer savings.

Unmet Need

The student's Cost of Attendance, minus their Expected Family Contribution, less any need-based aid received, such as Gift Aid, Federal Work-Study, or Federal Direct Subsidized Loans.

Verification

A federally mandated process to confirm the accuracy of data provided by selected applicants on the Free Application for Federal Student Aid (FAFSA). To complete the verification process, the student, their parent(s), or spouse, if applicable, are required to provide certain documents to the school for review. If the documentation the student provides the institution doesn't match what was reported on the FAFSA, verification can result in changes to the student's financial aid eligibility, and / or financial aid offers.

Visit the Department of Education's website at <https://studentaid.gov/help-center/answers/topic/glossary/articles> for more information on the types of Federal Student Aid.

Applying for Financial Aid

Most financial aid is awarded to students with an established financial need. For this reason, it is necessary for applicants to submit data that will allow the University to determine that need.

The data is submitted on the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov>. Students may begin applying for the next academic year beginning October 1. **The FAFSA must be filed every year using the appropriate income tax information.** There are two types of applications, paper and online. **Students are strongly encouraged to file the FAFSA online.** The Department of Education has stated that those filing online are not only processed faster but have fewer errors.

1. You may begin filing on October 1, 2022
2. You will use the income from the calendar year 2021

The student should be sure to list William Penn University on the form with the **school code of 001900**.

Important Notices

- Iowa residents, as defined by the State Board of Regents, must have their FAFSA to the U.S. Department of Education's Central Processing System (CPS) by **July 1** to be eligible for most State of Iowa funds (refer to the [State Student Financial Aid](#) section for more detail). It is recommended that the FAFSA, if using the paper application, be mailed no later than mid-June.
- William Penn University reserves the right to modify awards if the student receives additional aid, if there is a substantial change in the parent or student income / assets, if there is incorrect information on the FAFSA, or if there is a change in student status involving either enrollment or housing.
- Award amounts offered from federal and state programs are contingent upon congressional and legislative allocation of funds.

FSA ID

Gives students and parents of dependent students online access to their FAFSA and other federal aid information. The FSA ID will **not** change from year to year. Students and parents can get an ID by going to the website <https://studentaid.gov/fsa-id/create-account/launch>. The FSA ID gives student's access to personal information and should be kept PRIVATE. Do not share ID with anyone. Applicants can use their FSA ID to:

1. electronically sign a FAFSA completed online
2. parents of dependent students may request an FSA ID to electronically sign the FAFSA online application
3. make corrections to their FAFSA online
4. see their Expected Family Contribution (EFC) and other student aid report information as soon as the FAFSA is process
5. sign electronic master promissory notes
6. complete loan counseling
7. review personal financial aid history as maintained in the National Student Loan Data System (NSLDS) which enable a student and or a parent, if applicable, to track their loans and the amounts borrowed while seeking a degree.

FAFSA Online Application

May be found at <https://studentaid.gov> where a student can complete the application online and submit it directly to the U.S. Department of Education's central processing system (CPS). If the student chooses to fill out the FAFSA online, there is an option to automatically retrieve income and tax data from the IRS, and automatically having it inserted into the FAFSA.

Paper FAFSA Application

May be found at <https://studentaid.gov>, with a high school guidance office, or at the William Penn University Financial Aid Office. After mailing the completed form, report documents (*see below*) will be generated in approximately 3 to 7 weeks and sent to the student and to the school(s) listed on the FAFSA application.

Student Report Document

A Student Aid Report (SAR) is issued after the processing of the FAFSA is completed by the U.S. Department of Education's central processing system (CPS). The delivery of the SAR, for the FAFSA online users, depends on whether an e-mail address was provided on the FAFSA. If an e-mail address was provided, the student should receive an e-mail within 3-5 days that will contain a secure link to access the SAR online. If an e-mail address was not provided, a paper SAR will be mailed within 7-10 days. This process may be delayed up to two weeks if the student or parent (for a dependent student) did not sign with their FSA ID and chose to mail in a signature page. Paper FAFSA users please read Paper FAFSA Application above.

Expected Family Contribution

Is calculated by the U.S. Department of Education central process system (CPS), according to a formula established by law, when using the information that you provided on your FAFSA. The EFC will appear on the SAR.

Financial Aid Offer

Will be sent by the William Penn University Financial Aid Office and will list the types and amounts, by term, of all financial aid the student is eligible to receive from federal, state, private, and William Penn University programs.

Verification of FAFSA Application Data

A student selected for verification must comply with the process outlined below. Students may be selected for verification by the U.S. Department of Education or William Penn. The verification process is mandated by the U.S. Department of Education. Some students are selected for a specific reason and others are randomly chosen. The process is designed to verify the data on the FAFSA matches the information reported on the federal income tax return and that the data is accurate.

If a student is notified by the WPU Financial Aid Office to complete the verification process:

- The student and parent / spouse are responsible for providing supporting data such as:
 - Completed verification form(s)
 - Copies of tax return or tax transcript for both student and parent / spouse if the IRS data retrieval match was not used
 - Other documentation required as requested by the Financial Aid Office
- It is important for the student and parent / spouse to provide the data **immediately**:
 - Failure to provide this data prior to coming to campus may result in the inability to participate in extracurricular activities, including practice.
 - Failure to provide this data prior to the start of your classes for the term may result in registration issues.
 - Failure to provide this data can result in less time to earn the total federal work-study funds awarded to a student.
 - Failure to provide this data prior to a student dropping to less than half-time will eliminate the possibility of Federal Direct Stafford Loan(s) eligibility (refer to the [Enrollment Status Policy](#) section for more detail).
 - Failure to provide this data prior to a student completely withdrawing from the University may eliminate the possibility of any financial aid for the student. Should the student complete the verification process within 120 days from their last day of attendance may, if eligible, receive Pell and SEOG funds.

Financial aid will **not** be credited to the student's account until this process is completed.

Professional Judgement: Special or Unusual Circumstance

Special Circumstance

A Special Circumstance Application is available for students and their families who have already completed a FAFSA and there has been a change to the student, parent, or spouse's financial information. The U.S. Department of Education allows financial aid administrators to determine which conditions warrant further review. There are limitations to what conditions financial aid administrators can consider. To remain equitable, our office will review all applications on a case-by-case basis. Please contact the Financial Aid Office for more information. Following are items considered for special conditions:

- Loss of job/reduction in income
- Reduced earnings due to disability or natural disaster
- Loss of benefits or untaxed income
- Cost of dependent care expenses
- Divorce or separation of parents or student listed on the current FAFSA after FAFSA was completed
- Death of a parent or spouse listed on the current FAFSA after FAFSA was completed

Unusual Circumstance

An Unusual Circumstance Application allows a student to appeal their dependency status. Federal Student Aid allows a financial aid office to use professional judgement to override a student's dependency status from dependent to independent if documentation substantiating can be provided. Contact the Financial Aid Office for an application. The following are reasons that may override dependence status:

- Both biological parents are deceased after the student's 18th birthday.
- Evidence of an unsafe and/or unhealthy relationship with the student's biological parent(s). This must be substantiated by someone who is working with the student in their professional capacity (ie: medical provider, education administrator, legal counsel, police reports, DHS reports, and/or social worker)
- Abandonment or incarceration of the surviving parent(s)
- Other circumstance, other than financial self-sufficiency, that can be sufficiently documented.
 - Per Federal Student Aid, financial self-sufficiency of the student, financial independence of the student, and/or the parent(s) unwillingness to financially support the student will not and cannot be taken into consideration when a student is appealing their dependency status.

2023-2024 Cost of Attending School

Direct Educational Costs

Direct costs are billable costs for tuition and housing / food if contracted with the University. These costs will be directly charged to the student's university account and are based on the combined fall and spring terms unless otherwise noted.

Tuition

Traditional & Distance Learning Education Program						
Credits per Term	Full-Time (FT)		Less than FT	Summer 2024	Audit	Education Endorsement
	12 – 18	Over 18	1 – 11			
Cost per Credit	\$28,750 (per term)	\$420	\$420	\$420	\$100	\$200
	RN to BSN		Eight – Week (Online)		Graduate	
Cost per Credit	\$483		\$450		\$500	

Housing & Food

If contracted with the University – costs listed per student for the academic year

Housing				
	Watson Hall	Lewis Hall	Twin Towers	Eltse Hall (4 Bed 1 Bath)
Double Occupancy	\$2,480	\$2,480	\$3,200	\$3,200
Single Occupancy	NA	\$3,080	\$3,800	\$3,800
Market Street Hall		Cost Per Apartment	Rosenberger Apartments	Peasley House Apartments
4 Bed 2 Bath (4 people per suite)	\$4,370		\$4,500	\$4,500
2 Bed 2 Bath (2 people per suite)	\$5,220			

Food			
Unlimited Plan		Required for all Freshmen	\$4,300
400 block plan + \$200 Penn Bucks (apx. 12 meals per week) <i>This is a 200 block plan + \$100 Penn Bucks per semester. What you don't use within the semester, you will lose.</i>		Available to Sophomore, Junior, & Senior	\$3,680
220 block plan + \$400 Penn Bucks (apx. 7 meals per week) <i>This is a 110 block plan + \$200 Penn Bucks per semester. What you don't use within the semester, you will lose.</i>		Available to all students with work schedules or food allergy issues.	\$2,990
<i>This plan must have prior approval from the Sodexo Food Service Manager.</i>			

Indirect Educational Costs

Indirect costs are not billed by the University. The following expenses vary each term and depend on the individual needs and program of study. On average, a full-time student will spend for the academic year:

- **Books, Course Materials, Supplies, and Equipment** - approximately \$1,504 a year all programs. A student may request to have their books and supplies billed directly to their student account, if purchased at the William Penn University Bookstore. The Business Office has cutoff dates after the start of each term. After the cutoff date, a student will need prior approval from the business office to charge books directly to their student account.
- **Federal Student Loan Origination and WPU Lab Fees** - approximately \$558 for the following: Traditional, Distance Learning Education, and Teacher Endorsement programs. Approximately \$184 for the RN to BSN Program. Approximately \$340 for the 8 Week Online program. Approximately \$64 for Graduate program.
- **Personal** - approximately \$3,270 a year for all programs.
- **Transportation** – approximately \$2,006 for Traditional Program students living on campus. Approximately \$2,270 for Traditional Program students living off campus. Approximately \$1,382 for students living off campus for the following programs: Distance Learning Education, Teacher Endorsement, RN to BSN, 8 Week Online, and Graduate. Approximately \$1,382 for all programs for students living with a parent.
- **Off Campus Housing & Food** – approximately \$7,448 for all programs for students living off campus. Approximately \$2,416 for all programs for students living with a parent.

Total Cost of Attendance

The total financial aid needed is based on Cost of Attendance (COA) at William Penn University. The COA is comprised of the academic costs as detailed above and sets a limit on the total financial aid the student may receive. The following costs are based on full-time enrollment in courses and / or combined modules that span the full term for both fall and spring.

Program Type	Living on Campus	Living off Campus	Living with Parent
Traditional 12-18 credits / year	\$43,800	\$43,800	\$37,880
Distance Learning Education 12-18 credits / year		\$42,912	\$37,880
RN to BSN Program 24 credits / year	\$26,268	\$26,268	\$20,348
8 Week Online 24 credits / year		\$24,744	\$19,712
Graduate Programs 18 credits / year	\$22,932	\$22,668	\$17,636

Criteria for Awarding Student Financial Aid

It is the purpose of the Financial Aid Office, located in the Penn Activity Center, room 204, to assist the student in financial planning for college. In doing this, William Penn University attempts to make it financially possible for **fully accepted students in a degree seeking, teaching certification, or endorsement program at William Penn University** to experience the advantages of a college education. Student financial aid offers are made from a variety of federal, state, private, and William Penn University Institutional program funds.

The primary criterion for determining the amount of aid a student is eligible to receive is the financial need of the student. The type or kind of aid available is related to the program of study, financial need, enrollment status, housing plans, scholastic achievement, music / theater talent, and athletic ability of the student. For additional information regarding the criteria used to award specific funds and dollar amounts, please contact the Financial Aid Office.

We assemble our financial aid offers with scholarship and grant aid first, then federal work-study, and finally with loan eligibility. All federal and state funds are awarded according to the federal and state guidelines and eligibility criteria.

The Financial Aid Office will mail, via the U.S. postal service, a *Financial Aid Offer* to the student. The offer will list the types of federal, state, WPU institutional, and private funds the student may receive.

How & When Financial Aid Funds are Disbursed

Fall & Spring Terms

As a general rule, all scholarships, grants, and loans awarded by the Financial Aid Office will be credited directly to the student's university account by the end of the second week of each term for students enrolled in full term or first module courses provided all required paperwork has been received. Students registered for only a module which starts later in the term will have their funds credited by the end of the second week of that module provided all required paperwork has been received. An exception to this general guideline is the delayed disbursement restriction for first year, first time undergraduate Federal Direct Stafford Loan borrowers. These borrowers have a 30-day delay from the start of the term or the start of the module if first starting in a module that begins later in the term.

Work-study earnings are paid bi-weekly DIRECTLY to the student for hours worked and will not show as a credit on the student's bill. A student may request to have their earnings applied to their student bill at the Business Office.

Outside scholarships are credited to the student's account when the money is received by the University. Unless a donor specifies, the funds will be applied equally between the fall and spring terms.

Federal Direct Loans will not automatically be applied to the student's billing account. A loan authorization form is sent with the student's *Financial Aid Offer*. The form must be completed and returned to the Financial Aid Office. There is a processing fee that will be deducted prior the funds being received at the University. Refer to the [Federal Student Financial Aid](#) section for more detail.

If a student account is credited with more funds than is owed to the University, a check will be issued, by the Business Office, in the amount of the credit balance no later than the 14th day the credit appeared on the account. If a credit balance appears prior to the start of a class, a check will be issued no later than the 14th day from the date the class begins. If a Federal Direct PLUS Loan creates the credit, the excess funds will be returned to the parent borrower, unless the parent indicates otherwise. If the student or parent chooses to leave the credit on the account, authorization must be given in writing to the Business Office.

Summer Term

Summer Term (12 weeks) & Summer Module 1 (4 weeks)

Module 1 starts the same day as the full summer term. As a general rule, grants and loans awarded by the Financial Aid Office will be credited directly to the student's university account by the end of the second week provided all required paperwork has been received. Loan funds must be disbursed in two disbursements during the term. The second disbursement of loan funds will be approximately at the midpoint of the 12-week summer term provided all required paperwork has been received and the student remains eligible. An exception to this general guideline is the delayed disbursement restriction for first year, first time undergraduate Federal Direct Stafford Loan borrowers. These borrowers have a 30-day delay from the start of the term for their first disbursement.

Work-study earnings are paid bi-weekly DIRECTLY to the student for hours worked and will not show as a credit on the student's bill. A student may request to have their earnings applied to their student bill at the Business Office.

Outside scholarships are credited to the student's account when the money is received by the University. Unless a donor specifies, the funds will be applied equally between the fall and spring terms.

Federal Direct Loans will not automatically be applied to the student's billing account. A loan authorization form is sent with the student's *Financial Aid Offer*. The form must be completed and returned to the Financial Aid Office. There is a processing fee that will be deducted prior the funds being received at the University. Refer to the [Federal Student Financial Aid](#) section for more detail.

If a student account is credited with more funds than is owed to the University, a check will be issued, by the Business Office, in the amount of the credit balance no later than the 14th day the credit appeared on the account. If a credit balance appears prior to the start of a class, a check will be issued no later than the 14th day from the date the class begins. If a Federal Direct PLUS Loan creates the credit, the excess funds will be returned to the parent borrower, unless the parent indicates otherwise. If the student or parent chooses to leave the credit on the account, authorization must be given in writing to the Business Office.

Summer Module 2 (8 weeks)

Module 2 starts on the fifth week of the summer term. As a general rule, for anyone registered in Module 2 only, grants and loans awarded by the Financial Aid Office will be credited directly to the student's university account by the end of the second week provided all required paperwork has been received. Loan funds must be disbursed in two disbursements during the term. The second disbursement of loan funds will be approximately at the midpoint of the 12-week summer term provided all required paperwork has been received and the student remains eligible. An exception to this general guideline is the delayed disbursement restriction for first year, first time undergraduate Federal Direct Stafford Loan borrowers. These borrowers have a 30-day delay from the start of the term for their first disbursement.

Work-study earnings are paid bi-weekly DIRECTLY to the student for hours worked and will not show as a credit on the student's bill. A student may request to have their earnings applied to their student bill at the Business Office.

Outside scholarships are credited to the student's account when the money is received by the University. Unless a donor specifies, the funds will be applied equally between the fall and spring terms.

Federal Direct Loans will not automatically be applied to the student's billing account. A loan authorization form is sent with the student's *Financial Aid Offer*. The form must be completed and returned to the Financial

Aid Office. There is a processing fee that will be deducted prior the funds being received at the University. Refer to the [Federal Student Financial Aid](#) section for more detail.

If a student account is credited with more funds than is owed to the University, a check will be issued, by the Business Office, in the amount of the credit balance no later than the 14th day the credit appeared on the account. If a credit balance appears prior to the start of a class, a check will be issued no later than the 14th day from the date the class begins. If a Federal Direct PLUS Loan creates the credit, the excess funds will be returned to the parent borrower, unless the parent indicates otherwise. If the student or parent chooses to leave the credit on the account, authorization must be given in writing to the Business Office.

Registration & Attendance Policies

Registration

New students to William Penn University must first be accepted by the William Penn Admission's Office.

Returning students may register providing:

- They have not been academically dismissed by the Vice President for Academic Affairs.
- The Business Office has not placed a hold on their account for:
 - a balance due on their account
 - required paperwork not received

Registration is a process by which students become officially enrolled in classes for a given term. This process involves a discussion between the student and the student's academic advisor. All students are assigned an academic advisor based on program / major. A new advisor may be assigned when a student changes program / major.

Traditional and Distance Learning Education Program students (excluding selected student teaching students) should be enrolled in at least one course that spans the full term. Exceptions are to be approved by the Vice President of Academic Affairs.

Validating Attendance

Fall & Spring Terms

To validate a student's attendance in each course, a student should show as present (see [Criteria for Attendance](#) below) at least one time by the "no show" date, as indicated on the academic calendar, for full term and / or each eight-week module the student is registered.

Failure to validate a student's attendance in a course within the specified time may result in the student being dropped from that course. Removal of the course could change the student's enrollment status (*refer to the [Enrollment Status Policy](#) section for more detail*).

Summer Term

To validate a student's attendance in each course, a student should show as present (see [Criteria for Attendance](#) below) at least one time by the "no show" date, as indicated on the academic calendar, for full term and / or each module in the student is registered.

Failure to validate a student's attendance in a course within the specified time may result in the student being dropped from that course. Removal of the course could change the student's enrollment status (*refer to the [Enrollment Status Policy](#) section for more detail*).

Criteria for Attendance

The faculty at William Penn University are required to take attendance in all courses throughout each term (see [Attendance Policy](#) below). The criteria for attendance are as follows:

- Courses in which the student physically meets in the same classroom as the instructor will have attendance validated by being present for class.
- Courses taught via synchronous learning, Zoom, which requires students and instructors to be online on a specified URL at a specific time on specific days will have attendance validated by being online on the correct day and time of the course.
- Internships, practicums, and approved “to be arranged” courses will have attendance validated by the supervising faculty.
- For online courses, attendance is validated each week by one of the following
 - student submission of an academic assignment,
 - student submission of an exam,
 - documented student participation in an interactive tutorial or computer-assisted instruction,
 - a posting by the student showing the student’s participation in an online study group that is assigned by the institution,
 - a posting by the student in a discussion forum showing the student’s participation in an online discussion about academic matters, and
 - a posting between the student and instructor about academic matters.

A student logged into an online class is not sufficient, by itself, to demonstrate academic attendance.

Attendance Policy

Student engagement and active participation in the learning process is critical to quality instruction. Students are expected to be in attendance on time every time, without exception.

Although the online environment is such that there is no specific meeting time, students are still expected to fully participate in the class in a substantial way. For the purposes of attendance, students must log in and participate academically at least one day each week to be considered present.

In accordance with federal guidelines, as a university that takes attendance, any student who is recorded as *absent* in all classes for a period of two consecutive weeks may be administratively withdrawn from the University. Presence in intercollegiate athletic participation courses (PHLA 150-172) or fine arts performance ensemble courses (such as but not limited to: Jazz Ensemble, Marching / Pep Band, William Penn Singers, and Concert Band) will not preclude that withdrawal. An effort will be made by the University to contact the student regarding attendance in hopes to get the student re-engaged. If the student remains absent, the student will be administratively withdrawn (*refer to the [Withdrawing and Return of Funds Policy](#) section for more details*).

Enrollment Status Policy

Traditional & Distance Learning Education Programs

Traditional program students (excluding selected student teaching students) should be enrolled in at least one course that spans the full term for each the fall and spring terms unless a request from the student or Registrar is approved by the Vice President of Academic Affairs.

Undergraduate Enrollment Status Per Term	Credits
Full-Time	12 credits & above
$\frac{3}{4}$ time	9 – 11 credits
$\frac{1}{2}$ time	6 – 8 credits
Less than $\frac{1}{2}$ time	1 – 5 credits

Financial Aid Census (recalculation) Date Policy

The Financial Aid Office will recalculate cost of attendance as well as federal, state, and institutional student aid funds based on the enrollment status at the end of the published census date for the fall and spring terms (for summer term see [Summer Term - All Programs](#) below). Students not awarded by census day will be awarded according to their enrollment status on the date of their initial award. Regardless of the date the student was awarded, if a student fails to start a course that would change their enrollment status, they will also have their cost of attendance and all funds recalculated. If the student drops a course and / or fails to start a course that would change their enrollment status, **they may be required to repay some or all previously disbursed financial aid funds.**

Fall term census (recalculation) day: September 21, 2023

Spring term census (recalculation) day: January 26, 2024

A student should contact the Financial Aid office before dropping or adding courses that may affect their enrollment status (for example: going from full-time to $\frac{3}{4}$ time, or $\frac{3}{4}$ time to full-time). Students adding courses that would increase their enrollment status after census day may not be eligible for additional federal, state, or institutional financial assistance.

Eight-Week Online & RN to BSN Programs

Eight-Week Online and RN to BSN programs are offered in two eight-week modules combined within each the fall and spring terms.

Undergraduate Enrollment Status Per Term	Credits
Full-Time	12 credits & above
$\frac{3}{4}$ time	9 – 11 credits
$\frac{1}{2}$ time	6 – 8 credits
Less than $\frac{1}{2}$ time	1 – 5 credits

Financial Aid Census (recalculation) Date Policy

The Financial Aid Office will recalculate cost of attendance, federal, state, and institutional funds for students who begin in the first module and may or may not be registered for the second eight-week module based on the enrollment status at the end of the published census date for the fall and spring terms (*for summer term, see [Summer Term - All Programs](#) below*). **IMPORTANT:** Student's starting in the first module and planning to take courses in the second module need to be registered for both modules prior to the end of the published census date. Students starting the first module and not awarded by census day will be awarded according to their enrollment status (includes the second eight-week module) on the date of their initial award. Regardless of the date the student was awarded, if a student fails to start a course that would change their enrollment status, they will have their cost of attendance and all funds recalculated. If a student drops a course and / or fails to start a course that would change their enrollment status, **they may be required to repay some or all previously disbursed financial aid funds.**

Fall term census (recalculation) day: September 1, 2023

Spring term census (recalculation) day: January 26, 2024

A student should contact the Financial Aid office before dropping or adding courses that may affect their enrollment status (for example: going from full-time to $\frac{3}{4}$ time, or $\frac{3}{4}$ time to full-time). Students adding courses that would increase their enrollment status after census day may not be eligible for additional federal, state, or institutional financial assistance.

Students who did not attend in the first module but begin in the second module will have their cost of attendance and financial aid funds based on the enrollment status at start of that module for the term. Students not awarded by the start of the module will be awarded according to their enrollment status on the date of their award. Failure to start a course that would change their enrollment status will have their cost of attendance and all funds recalculated.

Graduate Program

The Graduate Program is offered in two eight-week only modules. Students may have a combination of eight-week with a full-term if taking an internship or project course.

Graduate Enrollment Status Per Term	Credits
Full-Time	9 credits & above
$\frac{3}{4}$ time	7 – 8 credits
$\frac{1}{2}$ time	5 – 6 credits
Less than $\frac{1}{2}$ time	1 – 4 credits

Financial Aid Census (recalculation) Date Policy

The Financial Aid Office will recalculate cost of attendance, federal, state, and institutional funds for students who begin in the first module and may or may not be registered for the second eight-week module based on the enrollment status at the end of the published census date for the fall and spring terms (*for summer term, see [Summer Term - All Programs](#) below*). **IMPORTANT:** Student's starting in the first module and planning to take courses in the second module need to be registered for both modules prior to the end of the published census date. Students starting the first module and not awarded by census day will be awarded according to their enrollment status (includes the second eight-week module) on the date of their initial award. Regardless of the date the student was awarded, if a student fails to start a course that would change their enrollment status, they will have their cost of attendance and all funds recalculated. If a student drops a course and / or fails to start a course that would change their enrollment status, **they may be required to repay some or all previously disbursed financial aid funds.**

Fall term census (recalculation) day: September 1, 2023

Spring term census (recalculation) day: January 26, 2024

A student should contact the Financial Aid office before dropping or adding courses that may affect their enrollment status (for example: going from full-time to $\frac{3}{4}$ time, or $\frac{3}{4}$ time to full-time). Students adding courses that would increase their enrollment status after census day will not be eligible for additional federal, state, or institutional financial assistance.

Students who did not attend in the first module but begin in the second module will have their cost of attendance and financial aid funds based on the enrollment status at start of that module for the term. Students not awarded by the start of the module will be awarded according to their enrollment status on the date of their award. Failure to start a course that would change their enrollment status may have their cost of attendance and all funds recalculated.

Summer Term – All Programs

The summer term is a 12-week term with a four- and an eight-week module within the term. This term is considered a trailer to the academic year of fall and spring.

The Eight-Week Online, RN to BSN program, and the Masters of Organizational Leadership are limited to courses offered in the eight-week module without advisor approval.

The Masters in Sports Management is limited to courses offered in the 12-week term and / or eight-week module if taking an internship, project, or thesis course.

The Traditional and Distance Learning Education Programs may take a combination of courses in the 12-week term, four and / or eight-week modules.

There are limited funds available for the summer term. Once a student is aware of the courses they plan to take, we encourage them to contact the Financial Aid Office regarding possible funds available.

The Financial Aid Office will recalculate cost of attendance and awards based on the enrollment status at the end of the published census date. Students not awarded by census day will be awarded according to their enrollment status on the date of their initial award. Regardless of the date awarded, if a student fails to start a course that would change their enrollment status, they will have their cost of attendance and all funds recalculated. If a student drops a course and / or fails to start a course that would change their enrollments status, **they may be required to repay some or all previously disbursed financial aid funds.**

Summer Term Census (recalculation) Day: June 28, 2024

A student should contact the Financial Aid office before dropping or adding courses that may affect their enrollment status (for example: going from full-time to $\frac{3}{4}$ time, or $\frac{3}{4}$ time to full-time). Students adding courses that would increase their enrollment status after census day may not be eligible for additional federal, state, or institutional financial assistance.

Repeating Courses – All Programs

When a student repeats a previously passed course, the higher grade received will be used in the calculation of the cumulative grade point average. For this purpose, passed means any grade higher than an “F”. If the student passed the course once then received financial aid for retaking it and fails the second time, that failure counts as their paid retake. If the student takes the course for the third or more time, that course will not be eligible for financial aid and **will not be included in their enrollment status** for financial aid purposes. If a student passed the course once then received financial aid for retaking it and withdraws during the second time, that withdraw will not count as their paid retake. A student may repeatedly receive financial aid for repeatedly failing the same course. When a course is repeated, the credits for the course will count as attempted credits but will not add into the cumulative earned credits unless the prior grade received was not a passing grade.

Federal Student Financial Aid

William Penn University participates in the federal financial aid programs. Applications for these programs are made by annually completing the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov/h/apply-for-aid/fafsa>. William Penn University should be listed on the form with the **school code of 001900** (refer to the [Applying for Financial Assistance](#) section for more detail). The University requires all students to complete the FAFSA to become eligible for any federal aid.

The federal funds listed below are awarded by the Financial Aid Office at William Penn University. The result of the student's FAFSA, enrollment status on census day (refer to the [Enrollment Status Policy](#) section for more detail), and term enrolled may determine the eligibility for these programs.

Federal Pell Grant

Is based on need and does not have to be repaid. Pell Grants are awarded only to undergraduate students who have not earned a bachelor's degree. Students are allowed a Pell Grant for the equivalent of six years. The grant provides a maximum of \$7,395 for the 2023-2024 academic year.

Federal Supplemental Educational Opportunity Grant (SEOG)

Is for undergraduate students who have not earned a bachelor's degree and who show exceptional financial need (as determined by William Penn) and must be eligible for a Pell Grant. A federal SEOG does not have to be repaid. William Penn University provides a maximum of \$1,000 for the 2023-2024 academic year.

Federal Iraq & Afghanistan Service Grant or Additional Federal Pell Grant

Is based on need and does not need to be repaid. If the student's parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9 / 11, may be eligible for additional aid. To be eligible, at the time of your parent's or guardian's death, you must have been less than 24 years old or enrolled at least part-time at a college. Payments will be adjusted if you are enrolled less than full-time.

Additional Federal Pell Grant

If you meet the requirements above and are eligible to receive a Pell Grant, you will receive an Expected Family Contribution (EFC) of zero, which maximizes your Pell Grant eligibility and can increase eligibility for other federal student aid programs.

Iraq & Afghanistan Service Grants

If you meet the requirements above but are not eligible for a Pell Grant based on your EFC, you will be eligible to receive the Iraq and Afghanistan Service Grant. The maximum amount of this grant is the same as the maximum Pell Grant award. The student's EFC will not be affected, and therefore neither will eligibility for any other need-based federal student aid.

Federal Children of Fallen Heroes Scholarship

Is for Federal Pell Grant eligible students, see [Federal Pell Grant](#) above, whose parent or guardian died in the line of duty while performing as a public safety officer. The student is eligible to receive a maximum Pell Grant for the award year for which the determination of eligibility is made and may be eligible for increased amount of other need-based federal student aid. To be eligible, the student had to be less than 24 years of age or enrolled in college at the time of their parent's or guardian's death. The student must provide documentation from federal, state, or other sources William Penn University determines to be from a credible source that describes or reports the circumstance of the death and the occupation of the parent or guardian.

Federal Direct Stafford Loans

The Federal Direct Stafford Loan program allows students to borrow low-interest loans from the federal government. Stafford Loans do not have to be repaid until six months after a student graduates or drops below half-time status. New borrowers must complete an online Master Promissory Note (MPN), and Entrance Counseling at <https://studentaid.gov> using their FSA ID and password. Loan information will be submitted to the National Student Loan Data System (NSLDS) and accessible to guaranty agencies, eligible lenders, and eligible institutions of higher education as determined by the Secretary to be authorized users of the NSLDS.

There are two types of Federal Stafford Loans and your award letter may contain a combination of the two.

Subsidized Stafford Loan

Is a need-based loan, and the government pays the interest while the borrower is in school. Undergraduate students will have a 5.50%* fixed interest rate and a 1.057%** fee. Interest accrual begins at graduation or less than half-time enrollment.

Unsubsidized Stafford Loan

Is not need-based, and the government does not pay interest on this loan. Undergraduate students will have a 5.50%* fixed interest rate and a 1.057%** fee. Graduate students will have a 7.05%* fixed interest rate and a 1.057%** fee. While not required, it is recommended that the borrower makes payments on the interest while in school. Interest accrual begins at the time of the first disbursement.

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
Freshmen (1 – 27 earned credits)	\$5,500 - No more than \$3,500 of this amount may be in subsidized loans.	\$9,500 - No more than \$3,500 of this amount may be in subsidized loans.
Sophomore (28 – 57 earned credits)	\$6,500 - No more than \$4,500 of this amount may be in subsidized loans.	\$10,500 - No more than \$4,500 of this amount may be in subsidized loan.
Junior Senior (58 & above earned credits)	\$7,500 - No more than \$5,500 of this amount may be in subsidized loans.	\$12,500 - No more than \$5,500 of this amount may be in subsidized loans.
Undergraduate (maximum total debt for Sub & Unsub)	\$31,000 - No more than \$23,000 of this amount may be in subsidized loan.	\$57,500 for undergraduate - No more than \$23,000 of this amount may be in subsidized loans.
Graduate Program	N / A	\$20,500 unsubsidized
Graduate (maximum total debt)	N / A	\$138,500

Federal Direct Parent PLUS Loan

Is available to parents of dependent students to borrow up to the amount equal to the cost of attendance minus other financial aid received. The interest rate is fixed at 8.05%*, and a 4.228%** origination fee is withheld from the loan. Interest accrual begins at the first disbursement. The Federal Direct PLUS Loan is subject to a credit check. In the case of adverse credit, the borrower may apply with a credit worthy co-signer. Parents have the option of beginning repayment on the PLUS Loan either 60 days after the loan is fully disbursed, or deferring payments until six months after the dependent student ceases to be enrolled at least a half-time. While not required, it is recommended that the borrower makes payments on the interest while the student is still in school. If a parent is denied a Federal Direct PLUS Loan, the student is eligible for additional Federal Direct Unsubsidized Stafford Loan. Parent PLUS Loan borrower will need to complete a PLUS Master Promissory Note (MPN) at <https://studentaid.gov>. The parent taking the PLUS Loan will need to use their FSA ID and password to log in.

Federal Direct Graduate PLUS Loan

Is available to graduate students to borrow up to the amount equal to the cost of attendance minus other financial aid received. The interest rate is fixed at 8.05%*, and a 4.228%** origination fee is withheld from the loan. Interest accrual begins at the first disbursement. The Federal Direct Grad PLUS Loan is subject to a credit check. In the case of adverse credit, the borrower may apply with a credit worthy co-signer. You begin repayment on the Grad PLUS loan six months after you cease to be enrolled at least half-time. While not required, it is recommended that the borrower makes payments on the interest while in school. A Grad PLUS Loan borrower will need to complete a Grad PLUS Master Promissory Note (MPN) at <https://studentloans.gov> using their FSA ID and password.

*Interest rates are scheduled to change every July 1 and are based off the federal 10-year treasury rate, plus a small margin. The interest rate shown begins **July 1, 2023**.

The origination fee rates are subject to change based on federal legislation every October 1. The fee rates shown begin **October 1, 2023.

Students will receive a financial aid award notification from William Penn University that will indicate the maximum eligibility for loans or combination of the two loan types. Included with the award notification will be a William Penn University Loan Authorization Form. Students, or parent for parent loan, must complete the form and request the amount of loans(s) they wish to borrow. A student, or parent for a parent loan, may borrow less than the amount awarded.

All students who transfer credits to William Penn University have approximately the first four weeks of their first enrolled term module to provide official transcripts from prior colleges to determine grade level loan limits. Students who have transfer credits added after that time may notify the financial aid office to have their financial aid re-evaluated.

Students who advance a grade level between terms may notify the Financial Aid Office to have their financial aid re-evaluated.

Estimated Repayment Information for Federal Student Loans

The minimum monthly payment amount is \$50 under the 10-year Standard Repayment Plan, but may be more depending on how much you borrow. The average Federal Direct Loan debt for a William Penn University undergraduate who graduated during the 2021-2022 academic year and began as a first-time freshman was \$26,160. Using 4.99% interest, the estimated monthly payment would be \$277. The average Federal Direct Loan debt for a first-time graduate was \$13,000. Using 6.54% interest, the estimated monthly payment would be \$148.

Federal Work-Study

Is based on financial need and is designed to provide the student assistance in the financing of his or her education as well as the opportunity for broader educational experiences. Work-Study provides students the opportunity to work on or off campus. Employment awards generally range between \$500 to \$3,000 per year, with the average student working 5 to 10 hours a week. Students will need to schedule interviews for positions available; openings are posted on the [Federal Work-Study Program](#) page found on the WPU website under Admissions & Aid. The Business Office pays employed students bi-weekly, providing all necessary paperwork is turned in. The student can earn up to the amount specified on his / her award notification, but the final responsibility for whether the amount is earned belongs to the student. Employment earnings are paid directly to the student bi-weekly for hours worked and does not show as a credit on their university account unless the student chooses to apply it. Requests may be made for a copy of the “Student Employment Guidelines” provided by the Financial Aid Office at the University.

For more information regarding the federal programs including loan repayment plan options, origination fees, interest rates, and loan repayment estimators go to <https://studentaid.gov>.

State Student Financial Aid

Following is a list that includes, but is not limited to, a description of Iowa student financial aid programs available to student who enroll at William Penn University in an undergraduate program. The result of the student's FAFSA, enrollment status on census day (*refer to the [Enrollment Status Policy](#) section for more detail*), and term enrolled may determine the eligibility for some of these programs.

To find more state of Iowa financial aid information, go to <https://www.iowacollegeaid.gov>.

All Iowa Opportunity Scholarship

Is a need-based scholarship for Iowa residents who attend an eligible Iowa college / university. Student must be taking at least three credit hours, completed the FAFSA and Iowa Financial Aid Application by March 1. Priority for the scholarship are:

1. Students who age out of Iowa's foster care system, age out of the State Training School, and students adopted from Iowa's foster care system after age 16.
2. Children of deceased public safety workers.
3. Students who participated in certain federal TRIO programs while in high school (Upward Bound, Talent Search, Educational Opportunity Center).
4. Students who graduated from alternative high schools or alternative high school programs.
5. Students who participated in a Federal GEAR UP Grant program in Iowa. The Iowa College Aid Commission selects the recipients.

To read more, go to <https://www.iowacollegeaid.gov/AllIowaOpportunityScholarship>.

Education & Training Voucher (ETV) Program

For students who age out of foster care and students who were adopted after the age of 16. This fund is not based on financial need. Students must be taking at least three credit hours, completed the FAFSA and Iowa Financial Aid Application by December 1. The Iowa College Aid Commission selects the recipients.

To read more, go to <https://www.iowacollegeaid.gov/ETV>.

Iowa National Guard Service Scholarship (INGSS)

Is a non-need-based scholarship that provides funds to Iowa National Guard members who attend eligible Iowa colleges and universities. Members must be active in Iowa Army or Air National Guard unit, be an Iowa resident, and have satisfactorily completed initial entry training (IET). Members must have completed the FAFSA, INGSS, and Iowa Financial Aid Applications by July 1. Spring only applicants INGSS application deadline is December 1.

To read more, go to <https://www.iowacollegeaid.gov/IowaNationalGuard>

Iowa Tuition Grant (ITG)

is a need-based grant for Iowa residents enrolled in at least three credit hours at one of Iowa's eligible private colleges and universities. Student must have the FAFSA submitted by July 1 to be considered for this grant.

To read more, go to <https://www.iowacollegeaid.gov/IowaTuitionGrant>.

Institutional Student Financial Aid

Undergraduate Program

The following list includes, but is not limited to, a description of all need and non-need institutional student financial aid funds available to undergraduate students who attend **full-time** (12 or more credits) at William Penn University in Traditional or Distance Learning Education Programs (*refer to the [Enrollment Status Policy](#) section for more detail*). To qualify for need based aid; a student must annually file a FAFSA. Non-need-based aid does not require additional application unless stated.

A student may receive institutional based aid on a limited basis. The student must be fully accepted, not be in default on their federal loan(s), seeking a degree, or taking teacher certificate coursework as well as providing all required documents requested by the financial aid and business offices. Student seeking a second bachelor degree or taking teacher certification coursework, which does not lead to a degree, may qualify only for the Further Undergraduate Degree Scholarship as institutional aid.

Unless indicated, the following types of institutional funds do not need a separate application and are not based on need but on the criteria stated. Institutional aid in combination with any federal and / or state need based aid may not exceed the student's demonstrated need. Institutionally funded aid in combination with any federal and / or state aid may not exceed the student's direct cost.

Academic Scholarships

May be awarded to full-time students seeking a degree and the following requirements apply:

First Time Freshmen must have a minimum cumulative GPA of a 3.50 on a 4.00 scale as well as a minimum of a 20 ACT or 1030 SAT.

Transfer student with less than 24 credits (credits must have been at a full-time status) need to have a cumulative GPA of a 3.50 on a 4.00 scale, must provide copies of their final high school transcripts and a copy of their ACT or SAT scores. See First Time Freshmen, above, for eligibility requirements.

Transfer student with 24 or more credits (credits must have been at a full-time status) need to have a cumulative GPA of a 3.50 on a 4.00 scale.

Currently enrolled William Penn student striving to obtain an academic scholarship must complete at least two consecutive full-time (12 or more credits per term) semesters at William Penn University by the end of the fall semester prior to the next academic award year and have a minimum cumulative GPA of a 3.50.

The following academic scholarships are available at William Penn University:

Presidential Scholarship: The Presidential Scholarship is the most prestigious academic award offered by William Penn University. Candidates must possess extraordinary academic ability and potential, as evidenced by their high school or prior college(s) performance (3.90-4.00 cumulative GPA) and their success on the ACT (28-36 composite score) or the SAT (1300-1600).

Dean’s Scholarship: The Dean’s Scholarship is awarded to students possessing exceptional academic ability and potential as evidence by their high school and/or prior college(s) performance (3.75-3.89 cumulative GPA) and their success on the ACT (24-27 composite score) or SAT (1160-1290).

Academic Leadership Scholarship: The Academic Leadership Scholarship is awarded to students possessing outstanding academic ability and potential as evidenced by their high school and or prior college(s) performance (3.65-3.74 cumulative GPA) and their success on the ACT (21-23 composite score or SAT (1060-1150).

Academic Achievement Scholarship: The Academic Achievement Scholarship is awarded to student possessing strong academic ability and potential as evidenced by their high school and/or prior college(s) performance (3.50-3.64 cumulative GPA) and their success on the ACT (20 composite score) or SAT (1030-1050).

Renewal Requirements for an academic scholarship will be based on the student’s cumulative grade point average after completing at least two consecutive full-time semesters by the end of the fall term prior to the next academic award year at William Penn University. If a student has one full-time semester by the end of the fall term prior to the next academic year, they will continue to receive the same scholarship for the next academic award year if the student remains full-time. Following are the minimum cumulative GPAs for each scholarship:

Scholarship	Cumulative GPA
Presidential Scholarship	3.90
Dean’s Academic Scholarship	3.75
Academic Leadership Scholarship	3.65
Academic Achievement Scholarship	3.50

Alumni Scholarship

May be awarded to full-time students seeking their first bachelor’s degree whose mother and / or father graduated from William Penn University.

Athletic Scholarships

May be awarded to full-time students seeking their first bachelor’s degree. William Penn University is a member of National Association of Intercollegiate Athletics (NAIA). Scholarship amounts are based on athletic ability as determined by the coach. Renewal necessitates the student meet academic and / or participation requirements established by the coach.

Annual & Endowed Named Funds

Are mainly based on need and are awarded to full-time students seeking their first bachelor’s degree. These funds are made possible through the generous financial support of alumni, trustees, and friends of William Penn University. When these funds are awarded to a student, an adjustment may be made to the other institutional student financial aid previously awarded to the student. Annual and Endowed funds are not intended to increase the total award package amount. A recipient may be requested to write a thank you note the donor of their scholarship. Failure to write the thank you may result in the loss of the award.

Campus Activity Board Scholarship

May be awarded to one full-time student seeking their first bachelor's degree on the traditional campus and is selected by the Director of Student Life. The CAB President assists in the area of Student Life with campus wide student activity programming and implementation.

Campus Ministry Scholarship

May be awarded to full-time students seeking their first bachelor's degree who are interested in developing leadership skills in Campus Ministry programs. Students must be approved and will be supervised by the Campus Ministry Coordinator. For more information and to apply please go to the [Campus Ministries](#) page, located under [Student Life](#), or contact the Associate Campus Minister: Daniel Thatcher at 641-202-4660 or Daniel.Thatcher@wmpenn.edu. Renewal necessitates the student meet participation requirements established by the department chairperson.

Digital Impact Team Scholarship

May be awarded to full-time students seeking their first bachelor's degree. The student should show a serious interest in technology and are willing to participate in all required practices and events, and be an active member of the Computer Club. For more information and to apply please see the [Digital Impact Team](#) page. Renewal necessitates the student meet participation requirements established by the Digital Impact Team chairperson.

Further Undergraduate Degree Scholarship

May be awarded to full-time students who have already earned a bachelor's degree and are seeking an additional bachelor's degree or teaching certificate. Students may not receive other institutional financial assistance funds.

International Scholarship

May be awarded to full-time non-citizens with a F1 student visa who are seeking their first bachelor's degree. The student must offer academic promise to receive these funds. The scholarship may not be awarded if other institutional financial assistance is provided. Amounts may vary.

Iowa Community College Transfer Scholarship

May be awarded to full-time incoming transfer students who have their AA / AS degree from an Iowa Community College with at least a 3.00 cumulative grade point average and did not attend another institution after receiving their AA / AS degree. Students should file their FAFSA by July 1. Renewal: Annually file the FAFSA by July 1. Students who qualified at the time they began their first term (either fall or spring) of an academic year at William Penn University may automatically qualify for their second academic year. To determine renewal for the third academic year and beyond, the student must have a minimum cumulative GPA of a 2.70 after the fall term from the prior academic year. All post-secondary and dual credit courses taken during high school with WPU will factor in to the cumulative grade point average. The award amount may vary from year to year.

Iowa Pride Scholarship

May be awarded to first time, full-time incoming freshmen who are Iowa residents and have graduated from an Iowa high school with at least a 3.00 cumulative grade point average. Students should file the FAFSA by July 1. Renewal: Annually file the FAFSA by July 1. Students who qualified at the time they began their first term (either fall or spring) of an academic year at William Penn University may automatically qualify for their second academic year. To determine renewal for the third academic year and beyond, the student must have a minimum cumulative GPA of a 2.70 after the fall term from the prior academic year. All post-secondary and dual credit courses taken during high school with WPU will factor in to the cumulative grade point average. The award amount may vary from year to year.

Iowa Para or Iowa School District Employee

May be awarded to full-time students who are Iowa residents seeking their first bachelor's degree and enrolled in the Distance Learning Education Program. Students must show proof of employment in an Iowa school district (verification letter from school district is preferred). Students should file the FAFSA by July 1. Renewal: Annually file the FAFSA by July 1 and provide proof of employment from their school district. Exception to proof of employment will be the final term the student is student teaching. Students who qualified at the time they began their first term (either fall or spring) of an academic year at William Penn University may automatically qualify for their second academic year. To determine renewal for the third academic year and beyond, the student must have a minimum cumulative GPA of a 2.70 after the fall term from the prior academic year. All post-secondary and dual credit courses taken during high school with WPU will factor in to the cumulative GPA. The award amount may vary from year to year.

Music Scholarship

May be awarded to full-time students seeking their first bachelor's degree with outstanding vocal, jazz band, or marching band ability. Auditions are recommended and may be either recorded or in person. For further information regarding these scholarships, contact the chairperson of the department of music at meinerta@wmpenn.edu. Renewal necessitates the student meet the participation requirements established by the department chairperson.

New Media Scholarship

May be awarded to full-time students seeking their first bachelor's degree. The student should offer outstanding promises in the new media area. Renewal necessitates the student meet the participation requirements established by the department.

Penn Recognition Scholarship

May be awarded to full-time students seeking their first bachelor's degree who have above average academic records from high school or prior college(s) and do not qualify for other non-academic merit aid. The student must apply by providing a copy of their school transcript, an essay letter stating their achievements, and at least one letter of reference. Renewal necessitates the student should maintain a 2.00 cumulative GPA at the end of the fall term prior to the next academic year at William Penn University. All post-secondary and dual credit courses taken during high school with WPU will factor in to the cumulative grade point average. The award amount may vary year to year.

Phi Theta Kappa Scholarship

May be awarded to full-time students seeking their first bachelor's degree who have been recognized at their previous two-year college as a Phi Theta Kappa member.

Resident Associate (RA)

May be awarded to full-time student seeking their first bachelor's degree who live in the dorm and are selected by the Director of Residence Life. RA's are chosen to provide assistance in the social aspects at William Penn University.

Student Government Association (SGA)

May be awarded to full-time students seeking their first bachelor's degree who have been elected by the student body to hold an official position in the organization.

Theatre Scholarship

May be awarded to full-time students seeking their first bachelor's degree with outstanding theatre talent either in acting or some aspect of technical theatre. Either an audition or a personal interview is recommended. For more information regarding acting or technical theatre, contact Brant Bollman at Brant.Bollman@wmpenn.edu. Renewal necessitates the student meet the participation requirements established by the department chairperson.

Tuition Exchange

Is available to dependent students seeking their first bachelor's degree whose parent is employed by a participating college or university. To receive this benefit, the student must file the FAFSA, the participating school must file the tuition exchange paperwork, and William Penn University must approve the paperwork. Students accepted for the tuition exchange benefit will not be eligible for other WPU funded gift aid. The tuition exchange benefit will be reduced by any federal or state gift funds so that the maximum benefit will never exceed the cost of tuition.

William Penn Success Scholarship – Level 1

May be awarded to full-time students seeking their first bachelor's degree who have a 3.00-3.49 cumulative grade point average. May be all or partially reallocated to endowed or annual funds only. Renewal: Students who qualified at the time they began their first term (either fall or spring) of an academic year at William Penn University may automatically qualify for their second academic year. To determine renewal for the third academic year and beyond, the student must have a minimum cumulative GPA of a 3.00 after the fall term from the prior academic year.

William Penn Success Scholarship – Level 2

May be awarded to full-time students seeking their first bachelor's degree who have a 2.50-2.99 cumulative grade point average. May be all or partially reallocated to endowed or annual funds only. Renewal: Students who qualified at the time they began their first term (either fall or spring) of an academic year at William Penn University may automatically qualify for their second academic year. To determine renewal for the third academic year and beyond, the student must have a minimum cumulative GPA of a 2.50 after the fall term from the prior academic year.

William Penn University Scholarship

May be awarded to full-time students seeking their first bachelor's degree. May be all or partially reallocated to endowed or annual scholarships only.

William Penn Loan

Is a low interest (5% APR) loan awarded to full-time students seeking their first bachelor's degree in the Traditional program, and a U.S. Citizen; William Penn University is the lender. Students that demonstrate financial hardship may be candidates for this loan. To qualify for the William Penn Loan the student must write an essay to the Vice President of Finance explaining their circumstance. The William Penn Loan may be issued up to 20 people per year. Loan amounts will vary from \$1,000-\$4,000 per year. This loan has a limited amount of funding. The University will credit the student's account once all necessary paperwork has been received by the University. Students have six months after leaving school or dropping below half-time status before they begin repayment. Monthly repayment amounts will depend on the size of the debt and the length of the repayment.

William Penn Forgivable Loan

Is a low interest (5% APR) loan awarded to first-time full-time incoming freshmen seeking their first bachelor's degree in the Traditional program, have a minimum of a 2.50 cumulative grade point average, and a U.S. citizen. William Penn University is the lender. The University will credit the student's account once all necessary paperwork has been received by the University. Students have six months after leaving school or dropping below half-time status before they begin repayment. Monthly repayment amounts will depend on the size of the debt and the length of the repayment. The William Penn Forgivable Loan is forgiven if the student completes full-time consecutive academic years until graduation at the University except in mitigating circumstance. To determine renewal for the third academic year and beyond, the student must have a minimum cumulative GPA of a 2.50 after the fall term from the prior academic year.

Graduate Program

The following list includes, but is not limited to, a description of all non-need institutional student financial aid funds available to a full or part-time master's degree seeking student.

A student may receive institutional based funds on a limited basis. The student must be fully accepted, seeking a degree, and provide all required documents requested by William Penn University. The student may not be not be a graduate assistant or in default on their federal loans(s).

Athletic Scholarships

May be awarded to students seeking a master's degree. William Penn University is a member of National Association of Intercollegiate Athletics (NAIA). Scholarship amounts are based on athletic ability as determined by the coach. Renewal necessitates the student meet academic and / or participation requirements established by the coach.

Campus Ministry Scholarship

May be awarded to students seeking a master's degree who are interested in developing leadership skills in Campus Ministry programs. Students must be approved and will be supervised by the Campus Ministry Coordinator. For more information and to apply please go to the [Campus Ministries](#) page, located under [Student Life](#), or contact the Associate Campus Minister: Daniel Thatcher at 641-202-4660 or Daniel.Thatcher@wmpenn.edu. Renewal necessitates the student meet participation requirements established by the department chairperson.

Loyalty Scholarship

May be awarded to students seeking a master's degree who earned their bachelor's degree from William Penn University.

Music Scholarship

May be awarded to students seeking a master's degree with outstanding vocal, jazz band, or marching band ability. Auditions are recommended and may be either recorded or in person. For further information regarding these scholarships, contact the chairperson of the department of music at meinerta@wmpenn.edu. Renewal necessitates the student meet the participation requirements established by the department chairperson.

Theatre Scholarship

May be awarded to students seeking a master's degree with outstanding theatre talent either in acting or some aspect of technical theatre. Either an audition or a personal interview is recommended. For more information regarding acting or technical theatre, contact Brant Bollman at Brant.Bollman@wmpenn.edu. Renewal necessitates the student meet the participation requirements established by the department chairperson.

Summer Term Financial Aid

Students who register for the summer term may be eligible to receive summer financial aid. Students are encouraged to contact the Financial Aid Office, prior to registering, to determine what financial assistance may be available to them.

The summer term is made up of modules, which are combined to equal one term and trails the academic year of fall / spring. To be eligible for summer financial aid, the student must be in a degree seeking or in a teacher certification / endorsement program and have filed the appropriate year FAFSA.

Financial aid will be based on information on the published census day. For more information refer to the [Enrollment Status Policy](#) section and locate the [Summer Term-All Programs](#) section.

Students registered for the summer term will be notified via email if they do not have financial aid available. A Financial Aid Award Notification will be mailed for those registered who do have available aid. Students may also view this information in their student portal.

Federal Funds

Undergraduate Program

Federal Direct Loan Program

Students must be enrolled at least half-time, six credit hours, and have unused funds from the academic year of fall / spring. Refer to the [Federal Student Financial Aid](#) section for more detail.

Graduate Program

Federal Direct Loan Program

Students must be enrolled at least half-time, five credit hours, and have unused funds from the academic year of fall / spring. Refer to the [Federal Student Financial Aid](#) section for more detail.

Federal Pell Grant

An undergraduate student who has not earned a bachelor's degree may be eligible for a Federal Pell Grant if they have unused funds from the academic year of fall / spring or if taking at least six credit hours may receive up to 150% of their scheduled Pell for an award year. Refer to the [Federal Student Financial Aid](#) section for more detail.

State Funds

Undergraduate Program

State funds are not available during the summer term.

Graduate Program

State funds are not available during the summer term.

Institutional Funds

Undergraduate Program

Undergraduate program institutional funds are not available during the summer term.

Graduate Program

Graduate program institutional funds are available during the summer term.

Outside Non-Need Sources of Aid

Any financial aid that a student may receive from sources not listed on their award notification, with the exception of Veterans' Benefits, must be reported to the William Penn University Financial Aid Office. When notifying the Financial Aid Office of an outside award, please list the name of the outside award, organization providing the award, and the amount of the award. The additional funds will be added to the student's award notification which may adjust other aid to stay within the student's need and / or cost of attendance. Unless a donor specifies otherwise, outside awards are to be applied on half in the fall semester and one half in the spring semester. The University will attempt to adjust the award in a manner that is most beneficial to the student while maintaining compliance with federal, state, and institutional regulations.

Vocational Rehabilitation Benefits

The Division of Vocational Rehabilitation of the Iowa Department of Public Instruction, or a similar division in other states, makes assistance available to physically and mentally challenged students who are residents of the state. Families should contact the Division of Vocational Rehabilitation, 510 East 12th Street, Des Moines, Iowa 50319, or the student's home state office. Students who receive funds should contact the Financial Aid Office to discuss costs related to the student's disability.

Outside Scholarships

Outside sources of aid are usually awarded by employers, corporations, civic groups, and / or educational groups. You may contact businesses and organization within your community for possible scholarship funds. Funds will be credited to the student's University account when the funds are received at the University Business Office.

Private Education Loans

Private Education Loans are offered by banks, credit unions, and other providers and are not federally insured. Private loans may be more costly than federal loans, do not have the same flexible repayment terms or the full range of borrower protections as federal student loans. Carefully evaluate the terms and conditions of the private loan before you apply. If you have concerns about a private loan, contact the Consumer Financial Protection Bureau's private student loan ombudsman: www.consumerfinance.gov or (855) 411-2372.

Veterans' Benefits

Veterans that served on active duty may be eligible for education benefits offered by the Dept. of Veterans Affairs. For example, the Post-9 / 11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. Spouses and children of service members may be eligible to receive transfer of the service member's Post-9 / 11 benefits. Veterans must have received an honorable discharge to be eligible for the Post-9 / 11 GI Bill.

Currently serving military personnel may be eligible for funding offered through the Department of Defense Tuition Assistance program. Eligibility status and amounts should be confirmed prior to enrolling.

Spouses and children of service members, who are serving on active duty Title 10 orders in the pay grades of E1-E5, O1-O2, or W1-W2, may be eligible for financial assistance from the Department of Defense for education, training, and / or the occupational license and credentials necessary for a portable career.

Student's planning on receiving educational benefits, as determined by the Department of Veterans Affairs, should contact Pam Eklund, in the Registrar's Office at William Penn University, at [641-673-1011](tel:641-673-1011) or eklundp@wmpenn.edu well in advance of enrollment to request certification. For more information regarding eligibility and benefits, visit <https://www.va.gov/education/eligibility>.

Yellow Ribbon Program

The Yellow Ribbon Program was established by the Post-9 / 11 Veterans Educational Assistance Act of 2008. William Penn voluntarily entered into an agreement with a VA to jointly fund tuition and fee expenses that exceed tuition and fee amounts provided by the Post-9 / 11 GI Bill. Veterans are encouraged to visit the VA's Yellow Ribbon webpage at <https://www.gibill.va.gov> for additional information on the Yellow Ribbon Program, Post-9 / 11 GI Bill, and other educational programs.

Other Financial Aid Information

Consortium Agreements

Occasionally, a student wants to enroll simultaneously at William Penn University and another institution and will want to combine the hours for financial aid purposes. Sometimes this is possible through the creation of a consortium agreement. A consortium agreement is a contract between two institutions that recognize a student's registration at each location for financial aid purposes. It also certifies only one of the two institutions can administer financial aid. A student interested in a consortium agreement must contact the WPU Financial Aid Office for terms and procedures.

Education Tax Credits

In addition to many types of financial aid available, tax credits and tax benefits are available to help families manage the cost of education. You should consult your tax advisor for detailed information or go to the Internal Revenue Service at www.irs.gov and review publication 970.

Part-Time Students

All part-time students, less than 12 credits in the Undergraduate Program and less than 9 credits in the Graduate Program, must be fully admitted to a degree seeking program or in the teacher certification / endorsement program at the University to receive funds. The University will award federal and state aid for which a part-time student is eligible. The University's institutional funds are not available to part-time students in the undergraduate programs.

Repeated Coursework

When a student repeats a previously passed course, the higher grade received will be used in the calculation of the cumulative grade point average. For this purpose, passed means any grade higher than an "F". If the student passed the course once then received financial aid for retaking it and fails the second time, that failure counts as their paid retake. If the student takes the course for the third or more time, that course will not be eligible for financial aid and will not be included in their enrollment status for financial aid purposes. If a student passed the course once then received financial aid for retaking it and withdraws during the second time, that withdraw will not count as their paid retake. A student may repeatedly receive financial aid for repeatedly failing the same course. When a course is repeated, the credits for the course will count as attempted credits but will not add into the cumulative earned hours unless the prior grade received was not a passing grade.

Study Abroad

A student interested in studying abroad may be eligible for federal aid if the program is approved for academic credit toward their degree by the Registrar at William Penn University. William Penn University must have a contractual agreement with the foreign school (or with another U.S. school that contracts with a foreign school) or a single written arrangement with a study-abroad organization to represent an agreement between WPU and the foreign school. A student interested in a study abroad agreement must first have the course(s) approved by the Registrar at William Penn University to verify the coursework counts towards the student's degree at WPU. Once this is completed, the student should contact the WPU Financial Aid Office.

Satisfactory Academic Progress Standards for Financial Aid (SAP)

The federal government requires students to maintain satisfactory progress toward their degree to receive financial aid. All students, regardless of whether they apply for federal financial aid via the Free Application for Federal Student Aid (FAFSA), will be evaluated. The following standards will apply to all federal, state, and institutional funds.

Satisfactory Academic Progress (SAP) is achieved when a student maintains both the required grade point average and the required pace (see [below](#)). At William Penn University, the minimum standards are established for all undergraduate and graduate students, regardless of program, who wish to establish or maintain financial aid eligibility. These standards apply to a student's entire academic record at William Penn University and include transfer credit hours accepted by William Penn University from another school.

William Penn University will evaluate the Registrar's records at the end of every term (fall, spring, and summer) of a student's enrollment to determine compliance with the SAP policy.

Grade Point Average (GPA) Requirements (Qualitative)

Students must maintain a minimum cumulative GPA according to their cumulative earned hours (transfer credits accepted from other universities by William Penn are considered earned hours). The minimum GPA requirements are as follows:

	Credit Hours Earned	Minimum GPA
Undergraduate	1 – 27	1.70
	28 – 57	1.90
	58+	2.00
Graduate	1 – 12	2.70
	13 – 24	2.85
	25+	3.00

A student who repeats a previously passed course, the higher grade received will be used in the calculation of the cumulative GPA. For this purpose, passed means any grade higher than an "F".

Required Pace

There are two components to Pace

1. *Progress throughout the Program*

All full and part-time students must earn a minimum of 67% of the total number of their cumulative credits attempted. To determine the 67%, a student would take their cumulative earned credits and divide it by of their cumulative attempted credits.

2. *Maximum Time Frame to Complete the Program*

Eligible undergraduate or graduate seeking students may receive financial aid while attempting up to, but not exceed, 150% of the published normal completion length of the student's program. Students enrolled at either a part-time or full-time pace at William Penn University may have a maximum of:

Program	Maximum Credit
Undergraduate	186 attempted credits
Graduate – Masters of Organizational Leadership	54 attempted credits
Graduate – Masters of Sports Management	45 attempted credits

The number of credits accepted by William Penn University from other universities will count toward the maximum. The Financial Aid office may notify students as they approach the maximum time frame of their program.

The following are counted when determining minimum Pace Progress throughout the Program & Maximum Time Frame requirements:

- **Transfer Credits:** Transfer credits that are accepted by WPU will be counted toward the total attempted and earned credits when determining pace. Transfer credits do **not** impact GPA as grades are not transferred in.
- **Repeating a Course:** When a student repeats a course, credit hours for the course are counted as attempted each time it is taken. Once the course is passed, the credit hours will count in the cumulative earned one time. The highest grade earned will count in the cumulative grade point average.
- **Incomplete Grades:** An incomplete or "I" grade will count as credits attempted but not earned for the purpose of determining SAP. If the credits are later given for the course(s), the student should notify the financial aid office so SAP may be reassessed.
- **Credit / No Credit:** Credit hours for Credit / No Credit coursework will count as attempted and if a passing grade (CR) is received will count as earned for determining academic progress.
- **Withdrawal:** All courses a student withdraws from and receives a grade of a "W" will be counted as attempted credit hours for pace progress throughout the program and maximum time frame.
- **Remedial Coursework:** Credit hours for remedial coursework will count as attempted and if a passing grade (grade higher than "F") is received will count as earned for the purpose of determining academic progress.
- **Change in Major:** A student who changes majors will still be required to stay within the maximum 150% rule to receive financial assistance.

- **Students Seeking Additional Undergraduate Bachelor Degree After Graduating:** A student seeking financial aid for an additional undergraduate bachelor degree after graduating from William Penn may have an additional 90 credit hours attempted for the additional degree, or 276 total undergraduate credit hours attempted, including all transfer credits, whichever limit is met first.

If SAP is not achieved

The student will be placed on:

Financial Aid Warning

Students are placed on Financial Aid Warning for one term if they do not meet the minimum GPA and / or pace progress throughout the program. A letter is mailed to the student being placed on Financial Aid Warning.

Financial Aid Suspension

Students are placed on Financial Aid Suspension for one of the following reasons:

1. Do not meet the SAP requirements after one term on Financial Aid Warning.
2. Do not meet the SAP requirements after one term on Financial Aid Probation (see [Probation](#) below under [Appeal of Financial Aid Suspension](#)).
3. Do not meet the requirements of the Academic Plan by not adhering to the plan, showing progression during the plan, or meeting the requirements by the last term of the Academic Plan (see [Academic Plan](#) below under [Appeal of Financial Aid Suspension](#)).
4. Meet or exceed the Maximum Time Frame requirement to obtain a degree.
5. Withdrawal (official, unofficial, or administrative) from a term, and not making SAP requirements at the time of the withdrawal. Refer to the [Withdrawing and Return of Funds Policy](#) section for more information regarding withdrawing.

Students are not eligible for financial aid while on Financial Aid Suspension. A letter is mailed and e-mail sent to the student being placed on Financial Aid Suspension. Suspension of aid is not the same as academic suspension which is handled by the Academic Dean.

To regain financial aid eligibility students may:

1. Take courses to meet the minimum SAP requirements while not receiving financial aid.
2. Appeal the Financial Aid Suspension (see *below*) and the appeal is granted.

Appeal of Financial Aid Suspension

When a student loses financial aid eligibility due to not making SAP, the student may submit an appeal to the Director of Financial Aid if extenuating circumstances prevented the student from meeting the SAP requirements. Extenuating circumstances may consist of illness or injury of the student; death of a family member; family difficulties such as divorce or illness; difficulty balancing school with work, athletics, or family responsibilities; or other special circumstances.

The appeal should explain the extenuating circumstance and what has changed in the situation that would allow the student to make SAP at the end of the next evaluation.

The appeal should be submitted by e-mail, mail, or fax within 15 days from the date of the official notice of financial aid ineligibility to:

Cyndi Peiffer

Director of Financial Aid

peifferc@wmpenn.edu

Tel: [641-673-1040](tel:641-673-1040)

Fax: [641-673-1115](tel:641-673-1115)

WILLIAM PENN
UNIVERSITY

201 Trueblood Avenue | Oskaloosa, IA 52577

An appeal committee will review the student's request. The Director of Financial Aid will notify the student, in writing, of their decision:

Probation

If the committee determines the student should be able to meet the SAP standards by the end of the subsequent term of enrollment, the student will be placed on probation for that term.

If the student is still not making the SAP standards by the end of the term on probation, the student will be suspended from receiving financial aid.

Academic Plan

If the committee determines the student would require more than one term to meet the SAP standards, the student would be placed on an academic plan for multiple terms. The student would be required to meet with their advisor to develop an academic plan. The plan must be submitted to the Director of Financial Aid before financial aid would be awarded to the student.

The student would be reviewed after each term of their academic plan. If the student is not adhering to the plan, showing progression during the plan, or meeting the requirements by the last term of the plan, the student will be suspended from receiving financial aid.

Withdrawing & Return of Funds Policy

Funds offered to a student are offered under the assumption that the student will attend the University for the entire period in which the funds were awarded. However, in the event a student withdraws from all courses for any reason, including medical withdrawals or stops attending class, the University will determine if the student has fully earned the awarded funds.

Withdrawing

Withdrawal from Term

A student is considered to have withdrawn from a term (fall, spring, or summer) if the student is not in attendance for the entire period they were scheduled to attend.

William Penn University takes attendance throughout the term and therefore the student's last day of academically related activity is used as the student's last day of attendance.

A student who is officially or administratively withdrawn during a term must contact the WPU Admissions Office to re-enter the University. The student may not re-enter the University within the same term they were withdrawn.

For official or administrative withdrawals (see below) from the University, all courses a student began attendance will have a grade of a "W".

Official Withdrawal

An official withdrawal is when the student notifies the University of their intent to leave school prior to completing all the days in the term they were scheduled to attend. The student should contact the Director of Financial Aid, in PAC 204:

Cyndi Peiffer| Director of Financial Aid| 201 Trueblood Avenue, Oskaloosa IA 52577| peifferc@wmpenn.edu | [641-673-1040](tel:641-673-1040).

Official notification may be in written form, via telephone, in person, or through e-mail.

Administrative Withdrawal

Students who fail to attend at least one of their courses for two consecutive calendar weeks or are asked to leave the University may be administratively withdrawn from the University.

When a student has failed to attend any of their courses for two consecutive calendar weeks, the University will make every effort to contact the student to re-engage them in their courses prior to administratively withdrawing the student.

Academically related activities do not include activities where the student may be present but not academically engaged, such as:

- Living in the dorms.
- Participating in the school's meal plan.
- Logging into an online course without active participation.
- Participating in academic counseling or advisement.

- Being present in intercollegiate athletic participation courses (PHLA 150-172) or fine art ensemble courses, such as but not limited to: Jazz Ensemble, Marching/Pep Band, William Penn Singers, and Concert Band.

Unofficial Withdrawal

Indicators of an unofficial withdrawal would include, but are not limited to:

- Students registered for courses in one module in the term with a 0.00 term grade point average.
- Students registered in both modules within the term and do not earn a passing grade in a least one course in the second module.
- Students registered in courses that span the full term with a 0.00 term grade point average.
- Students registered in the first and/or second module along with full-term courses and do not earn a passing grade in at least one full term or second module course.

All grades consisting of “F”, “I”, “NC”, and/or “W” (non-passing grades) would result in a 0.00 grade point average.

All grades earned by the student will remain for that term.

Exemptions:

A student may be exempt from being unofficially withdrawn for the following reasons:

- Students not in the online program with a 0.00 term GPA and have completed all the days in the term for which they were scheduled to complete by attending one of the scheduled days of final exams (see Academic Calendar for exam dates) are confirmed as completing all days in the term and earning the non-passing grade.
- A student in the online program with a 0.00 term GPA with a confirmed attendance date within the last week during their last module of the term.

Withdrawing Due to Active Duty

A student called to active duty needing to withdraw from all classes at William Penn University must contact the Registrar’s Office, as well as the Director of Financial Aid, to begin the withdraw process. The same process is implemented if the student is the spouse or dependent child of a member being called to active duty.

The student will receive 100% refund of the following charges: tuition, fees, and housing/meals (if applicable).

Financial aid will be refunded as follows: 100% of all state, WPU institutional, and outside financial assistance will be returned to the appropriate sources. All Title IV (federal) student financial assistance will be processed per the RETURN OF FUNDS POLICY below. The student and/or parent (the parent only if there is a Parent PLUS loan) may request, in writing, to have 100% of federal funds returned. In short, you may choose not to use federal funds for the payment period which you are withdrawing from since all tuition, fees, and housing/meals (if applicable) are being removed from your University bill.

Other Options for Active Duty

In the event that a student has completed a sufficient and significant portion of the coursework (as determined by the instructor) a grade may be assigned.

In the event that an instructor wishes to allow the student to complete the course at a later date, an incomplete, “I”, grade shall be assigned.

In no event may a student receive both a refund and a grade of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, F, or I.

Return of Funds

The return of funds is based upon the premise that student earns their financial aid in proportion to the amount of time in which they are enrolled. A pro-rated schedule is used to determine the amount of funds the student will have “earned” at the time of their last day of attendance. The “unearned” disbursed funds will be returned to the appropriate federal, state, WPU institutional, and outside programs as needed. A student may need to repay financial aid they received but did not earn if they did not complete the payment period for which it was intended. The student who fails to submit all paperwork required by the University at the time of their last day of attendance may result in an adjustment to the student’s financial aid funds prior to completing the withdraw calculation.

The student who fails to begin attendance in any courses they are scheduled to attend which results in a change in enrollment status will have all funds recalculated prior to the return calculation being performed. Refer to the [Enrollment Status Policy](#) section for more detail. If the student has SEOG or Federal Work-Study as part of their award, cost of attendance will be recalculated to determine if the student remains eligible for those funds prior to the return calculation being performed.

For Programs Offered in Modules

Students whose program of study or course work does not span the entire length of the payment period are considered to be enrolled in courses offered in modules. Students enrolled in modules are considered withdrawn if they do not complete all the scheduled days in the modules that were used to determine the student’s eligibility for financial aid. Students are NOT considered withdrawn if:

- A student who stops attending during the fall or spring term who successfully completed at least one credit from Module 1 (first eight-week course). In this case, the student will have completed a module that is 49% or more of the number of days in the term. Grades of “F”, “I”, and “NC” are not considered successful completion.
- A student who stops attending during the summer term who successfully completed at least six credits from Module 1. Although the module is less than 49% of the number of days in the term, the student will have earned enough credits to be considered at least a half-time student.
- The student provides written confirmation, e-mail is accepted, near or at the time of their withdrawal from Module 1 of their intent to attend courses registered for in Module 2. If, however, the student fails to return as intended, the student would be considered withdrawn from the term. The last day of attendance would be the withdrawal date and the payment period would be the modules the student was scheduled to attend at the time of the written confirmation.

If a student stops attending the University but meets the conditions for one of the exemptions:

- If the student would fail to start a course that would change their enrollment status, the Financial Aid Office will recalculate cost of attendance as well as federal, state, WPU institutional, and outside program funds based on the updated enrollment status.

Determining Earned Aid

The University determines earned and unearned aid based on a federal calculation that determines the percentage of the payment period completed by the student. The percentage of the period that the student remained enrolled is derived by dividing the number of days the student attended by the number of days in the period. Calendar days (including weekends) are used, but breaks of at least 5 days are excluded from the numerator and denominator. This percentage is used for all federal, state, WPU institutional, and outside program funds.

To determine the number of days the student attended, as an attendance-taking institution, WPU will use the last date of attendance at an academically-related activity as recorded by instructors. For online only courses, the last date would be recorded by the student's last day submitting an academic assignment or interacting with an instructor about academic matters as supported by the instructor.

Until a student has passed the 60% point of a payment period, only a portion of the student's eligible aid has been earned. A student who remains enrolled beyond the 60% point is considered to have earned all disbursed aid. All students who withdraw, including those who remain enrolled beyond the 60% point, will be reviewed to determine whether unearned funds must be returned or whether post-withdrawal disbursements are due.

Payment Periods

- A payment period for students scheduled to attend at least one course spanning the full term would be the full term. (Fall and spring terms = 16 weeks each; summer term is 12 weeks).
- A payment period for students scheduled to attend courses in only one module would be the length of the module (fall and spring terms each have 8-week modules; summer term has a 4 and an 8-week module).
- A payment period for a student scheduled to attend in a combination of two modules would be the length of the combination (fall and spring terms each have 8-week modules to equal 16 weeks; summer term has a 4 and an 8-week module to equal 12 weeks). A student who dropped all courses in the second module while still attending the first module would have a payment period of the one module as described above.

Return of Funds Freeze Date

To determine the denominator for the number of days in the payment period, William Penn University uses a Return of Funds Freeze Date for all students. The Return of Funds Freeze Date policy uses the student's enrollment schedule at a fixed calendar point to determine the number of days the student is scheduled to attend during the period for Return of Funds purposes. The days in a module/course are included in the Return of Funds calculation if the student attends the module/course or is enrolled in a module/course on the Return of Funds Freeze Date, regardless of the types of aid awarded. If a student withdraws prior to the Return of Funds Freeze Date, the number of days associated with any module/course the student started and any module/course the student was enrolled in for the term as of the withdrawal date will be included.

All days in any module are included in the denominator if the University has documented attendance even if it is after the Funds Freeze Date.

2023-2024 Freeze Dates

- Fall Term – September 1, 2023
- Spring Term – January 26, 2024
- Summer Term – June 28, 2024

Post Withdrawal Disbursement

If the total amount of federal, Title IV, aid that a student earned is greater than the total amount of Title IV aid that was disbursed to the student (or on behalf of the student in the case of a PLUS loan), the difference between these amounts will be treated as a post-withdrawal disbursement. Inadvertent overpayments, funds disbursed to the student's billing account after the student's last day of academically-related activity, may fall in this category. Title IV aid refers to the following Federal financial aid programs: Federal Pell Grant, Federal SEOG (Supplemental Educational Opportunity Grant), Federal Iraq and Afghanistan Service Grant (IASG), Subsidized Federal Direct loans, Unsubsidized Federal Direct loans, and Federal PLUS (Parent/Graduate) loans.

A post-withdrawal grant disbursement payment will be made to the student's account, and a notification sent by mail. William Penn University may automatically use all or a portion of the post-withdrawal grant disbursement for tuition, fees, housing/meals (if contracted with the University), and if a written permission from the student, for other allowable charges (such as but not limited to prior-year charges not to exceed \$200).

A post-withdrawal of federal direct loan eligibility will be communicated to the student, (parent in the case of a PLUS loan), via mail. Students and/or parents must notify the University in writing of their interest in receiving the loan within 14 days of the notification. Once the University receives the written acceptance, the loan funds will disburse to the students' account. Responding after the 14 days may result in forfeiture of the loan(s) for the period of enrollment.

Returning Funds

If, according to the calculation, the student has Title IV (federal) funds that must be returned to the federal government they will be returned in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loans
3. Federal PLUS (Parent/Graduate) Loan
4. Federal Pell Grant
5. Iraq and Afghanistan Service Grant (IASG)
6. Federal SEOG

The University is required to return Title IV funds as soon as possible but no later than 45 days from the date of the University's determination that the student withdrew. Funds will be rounded to the nearest whole dollar.

All state, WPU institutional, and outside funds will be pro-rated at the same percentage as the Title IV federal funds.

Students will be notified, in writing through U.S. mail, of any adjustments made.

The student's University bill will be charged the amount of funds to be returned. The earned funds may not cover all unpaid institutional charges due to the institution upon the student's withdrawal.

Earned aid is not related in any way to institutional charges. The University's Institutional Refund Policy and Return of Funds procedures are independent of one another. A student who withdraws from a course may be required to return unearned aid and still owe the University for the course. For more detailed information on the William Penn Institutional Refund Policy, please consult the William Penn University catalog.

Examples

1. Undergraduate student resided on campus and on the RETURN OF FUNDS Freeze Date was enrolled full-time for courses that spanned the full 16 weeks. The student, after attending all courses, withdrew from all courses on day 36, September 27th. The original charges of \$12,500 for tuition and \$3,500 for housing/food for the term total \$16,000. The funds disbursed (credited) to the

student University billing account were: \$1,732 Subsidized Federal Direct Stafford Loan, \$500 state funds, and \$6,000 WPU institutional funds on day 10 of the term. The balance due of \$7,768 (\$16,000- (1,732 + 500 + 6,000)) was paid in full by the student on day 20.

- There are 107 days in the payment period when calculating financial aid (16 weeks times 7 days per week = 112 less a schedule break of 5 days for Thanksgiving break).
 - 36 divided by 107 = .3364; rounded to 33.6% completed of their payment period for the term.
 - Apply the percentage completed, 33.6% to:
 - Title IV (federal) loan aid disbursed: \$1,732 times 33.6% = \$581.95 earned and \$1,150.05, rounded to \$1,150, is charged back to the student's University billing account and returned to the student's lender of the loan.
 - State aid disbursed: \$500 times 33.6% = \$168 earned and \$362 charged back to the student's University billing account and returned the state authorization agency.
 - WPU institutional aid disbursed: \$6,000 times 33.6% = \$2,016 earned and \$3,984 charged back to the student's University billing account and returned to the WPU institutional program.
 - The original tuition charges of \$12,500 for the term will be refunded at the rate of 64%, see Tuition and Fees Refund Schedule below, for a total \$8,000. The original charges of \$3,500 for housing/food will be refunded at a rate of 64%, see Housing and Food Refund Schedule below, for a total of \$2,240. A total of \$10,240 will be refunded back to the student's University account for tuition and housing/food.
 - A credit of \$4,743.95 is owed back to the student ((1,150.05 + 362 + 3,984) – 10,240).
2. Undergraduate student resided off campus and on the RETURN OF FUNDS Freeze Date was enrolled half-time (six credits) for courses that only span the first eight weeks of the term. Student, after attending all courses, withdrew from all courses on day 36, September 27th. The original charges for tuition for the term were \$2,250. The funds disbursed (credited) to the student's University billing account were: \$1,732 Subsidized Federal Direct Stafford Loan and \$500 state funds on day 10 of the term. The balance due of \$18 (\$2,250 – (\$1,732 + 500)) was paid in full by the student on day 20.
- There are 56 days in the payment period (8 weeks times 7 days per week = 56 and there are no scheduled breaks of 5 or more days)
 - 36 divided by 56 = .6428; rounded to 64.3%
 - As 64.3% is over 60%, no refund or return of funds is required.
 - The original charge of \$2,250 for the term will be refunded at the rate of 0%, see the Tuition and Fee Refund Schedule below.
3. Undergraduate student resided off campus and on the RETURN OF FUNDS Freeze Date was enrolled in six credits in the first eight-week module and six credits in the second 8-week module of the fall term. Student began attendance in the six credits in the first 8-week module and withdrew from all courses on day 36, September 27th. The original charges for the term for tuition were \$5,100. The funds disbursed (credited) to the student's University billing account were: \$1,933 Federal Pell and \$50 Federal SEOG on day 11. The balance due of \$3,117 (\$5,100 – (\$1,933 + \$50)) was paid in full by the student on day 16.
- The student did not start all the courses registered for in the term, 12 credits (full-time). The student began six credits (half-time) and their Pell and SEOG will be recalculated to half-time prior to doing the return calculation.

- Federal Pell would be recalculated from \$1,933 to \$967, charging the student's University billing account \$966 and returning the funds to the federal Pell program.
- Federal SEOG would be recalculated from \$50 to \$25, charging the student's University billing account \$25 and returning the funds to the federal SEOG program.
- There are 107 days in the payment period (16 weeks times 7 days per week = 112 less a schedule break of 5 days for Thanksgiving break).
- 36 divided by 107 = .3364; rounded to 33.6% completed of their payment period for the term.
- Apply the percentage completed, 33.6% to:
 - Title IV (federal Pell and SEOG) aid: \$992 (967/Pell + 25/SEOG) times 32.7% = \$333.31 earned, rounded to \$333, and \$659 (992-333) charged back to the student's University billing account and returned to the Federal Pell Grant program.
- The original charges of \$5,100 will be adjusted to \$2,550 (the six credits attended) and crediting the student's University billing account the remaining \$2,550. The \$2,550 remaining will be refunded at the rate of 0%, see Tuition and Fees Refund Schedule – First 8-Week Courses, below.
- A credit of \$900.00 ((966+25+659) - \$2,550) is owed back to the student.

Housing & Meals Refund Schedule

Fall Term 2023			Spring Term 2024		
From	To	% Refunded	From	To	% Refunded
08/21/2023	08/27/2023	94%	01/15/2024	01/21/2024	94%
08/28/2023	09/03/2023	88%	01/22/2024	01/28/2024	88%
09/04/2023	09/10/2023	82%	01/29/2024	02/04/2024	82%
09/11/2023	09/17/2023	76%	02/05/2024	02/11/2024	76%
09/18/2023	09/24/2023	70%	02/12/2024	02/18/2024	70%
09/25/2023	10/01/2023	64%	02/19/2024	02/25/2024	64%
10/02/2023	10/08/2023	58%	02/26/2024	03/04/2024	58%
10/09/2023	10/15/2023	52%	03/05/2024	03/18/2024	52%
10/16/2023	10/22/2023	46%	03/19/2024	03/25/2024	46%
10/23/2023	10/23/2023	40%	03/26/2024	03/28/2024	40%
10/24/2023	End of Term	0%	03/29/2024	End of Term	0%

Tuition Refund Schedule

Fall Term 2023

From	To	% Refunded
08/21/2023	08/27/2023	94%
08/28/2023	09/03/2023	88%
09/04/2023	09/10/2023	82%
09/11/2023	09/17/2023	76%
09/18/2023	09/24/2023	70%
09/25/2023	10/01/2023	64%
10/02/2023	10/08/2023	58%
10/09/2023	10/15/2023	52%
10/16/2023	10/22/2023	46%
10/23/2023	10/23/2023	40%
10/24/2023	End of Semester	0%

Fall Module 1 (First 8-Weeks)				Fall Module 2 (Second 8-Weeks)			
Week	From	To	% Refunded	Week	From	To	% Refunded
1	08/21/2023	08/27/2023	80%	1	10/16/2023	10/22/2023	80%
2	08/28/2023	09/03/2023	60%	2	10/23/2023	10/29/2023	60%
3	09/04/2023	09/10/2023	40%	3	10/30/2023	11/05/2023	40%
4	09/11/2023	09/17/2023	20%	4	11/06/2023	11/12/2023	20%
5	09/18/2023	End of Module 1	0%	5	11/13/2023	End of Module 2	0%

Spring Term 2024

From	To	% Refunded
01/15/2024	01/21/2024	94%
01/22/2024	01/28/2024	88%
01/29/2024	02/04/2024	82%
02/05/2024	02/11/2024	76%
02/12/2024	02/18/2024	70%
02/19/2024	02/25/2024	64%
02/26/2024	03/03/2024	58%
03/04/2024	03/17/2024	52%
03/18/2024	03/24/2024	46%
03/25/2024	03/28/2024	40%
03/29/2024	End of Term	0%

Spring Module 1 (First 8-Weeks)				Spring Module 2 (Second 8-Weeks)			
Week	From	To	% Refunded	Week	From	To	% Refunded
1	01/15/2024	01/21/2024	80%	1	03/18/2024	03/24/2024	80%
2	01/22/2024	01/28/2024	60%	2	03/25/2024	03/31/2024	60%
3	01/29/2024	02/04/2024	40%	3	04/01/2024	04/07/2024	40%
4	02/05/2024	02/11/2024	20%	4	04/08/2024	04/14/2024	20%
5	02/12/2024	End of Module 1	0%	5	04/15/2024	End of Module 2	0%

Summer Term 2024

Week	From	To	% Refunded
1	05/20/2024	05/26/2024	87%
2	05/27/2024	06/02/2024	75%
3	06/03/2024	06/09/2024	62%
4	06/10/2024	06/16/2024	50%
5	06/17/2024	06/23/2024	37%
6	06/24/2024	06/30/2024	25%
7	07/01/2024	07/07/2024	12%
8	07/08/2024	End of Term	0%

Summer Module 1 (First 4-Weeks)				Summer Module 2 (Second 4-Weeks)			
Week	From	To	% Refunded	Week	From	To	% Refunded
1	05/20/2024	05/26/2024	70%	1	06/17/2024	06/23/2024	80%
2	05/27/2024	06/02/2024	40%	2	06/24/2024	06/30/2024	60%
3	06/03/2024	06/04/2024	10%	3	07/01/2024	07/07/2024	40%
4	06/05/2024	End of Module 1	0%	4	07/08/2024	07/14/2024	20%
				5	07/15/2024	End of Module 2	0%

Exit Counseling Information for Perkins & Federal Direct Stafford Loans

Exit Counseling Information is provided to Federal Perkins Loan borrowers and Federal Direct Stafford (subsidized and / or unsubsidized) Loan borrowers when a student ceases at least half-time enrollment at the University.

Federal Direct Stafford Loan

- Borrowers are instructed to complete exit counseling online at <https://studentaid.gov/exit-counseling>
 - You will need your FSA ID and password to log in. This is the ID and password used to complete your FAFSA.

Federal Perkins Loan

- Borrowers are directed to complete exit counselling online at <https://www.heartlandecsi.net/index.html>.
 - You will need your ECSI user name and password to log in. If you do not have your username or password, you will need to create one. Once you create your username and password, you will need your Heartland Key (encrypted account number) to connect your profile to your loan account. If you cannot locate your Heartland Key, please call ECSI customer service at [888-549-3274](tel:888-549-3274) or William Penn University Business Office at [641-673-1039](tel:641-673-1039).

When a borrower ceases enrollment without the institution's prior knowledge, or fails to complete the counseling as required, exit counseling information will be mailed to the borrower's last known address.



Loan Repayment Assistance with Inceptia

William Penn University has partnered with Inceptia, a division of National Student Loan Repayment (NSLP), to provide you with **FREE** assistance on your Federal student loan obligations. William Penn University and Inceptia want to ensure you have a successful and comfortable loan repayment experience. Inceptia's friendly customer representatives may reach out to you during your grace period (six months after you stop attending at least six credit hours) or if your loan(s) become delinquent. **Inceptia is NOT a collection agency.** An Inceptia representative will help you explore the many repayment options, deferments, consolidation, discharge, forgiveness, and forbearance that best fits your personal situation. Your Inceptia representative will stay in touch with you via phone, letter, and / or emails to help you with your questions and solutions to your issues.

Student Rights & Responsibilities

You Have the Right To

- Be informed. William Penn University strives to provide parents and students with information about costs, aid, opportunities, programs, etc. through its publications and correspondence.
- Expect confidentiality. All information submitted to the office of financial aid is confidential and will not be released without your written consent.
- Receive an answer. A professional staff member in the office of financial aid will answer any question concerning the determination of your financial aid. The office is located in the Penn Activity Center, Room #204. Or, you may phone [641-673-1060](tel:641-673-1060) or fax at [641-673-1115](tel:641-673-1115).
- Accept all or part of the aid offered. An offer of one type of aid is not contingent upon acceptance of another.
- Have your financial need reviewed if there has been a significant change in your family's financial situation. However, this does not always result in an increase in your aid.
- Examine your financial aid records. You may request a review with a financial aid administrator at any time.

You Are Responsible For

- Meeting your educational costs (along with your parents if you are a dependent student).
- Supplying accurate information on all forms submitted. Funds obtained based on false information must be repaid and could result in criminal prosecution.
- Reporting any aid received from any sources outside our office. This includes all outside education loans, scholarships, and grants.
- Completing all necessary paperwork.
- Responding to the office of financial aid on a timely basis and meeting all deadlines.
- Reporting any change in your circumstances which might affect your eligibility for financial aid. These changes include residency, enrollment status (withdrawing from a class or school), class standing, change of financial resources and marital status.
- Attend all courses you are scheduled to attend. A change in enrollment status could impact your financial aid eligibility.
- Using financial aid funds for expenses related to your attendance at William Penn University. Students are not eligible to receive financial aid for credits that are not needed to complete their degree requirements.
- Repaying all types of loan aid and informing lenders of any change in name, address, or enrollment while you are attending school and after you leave or graduate.
- Complying with all federal requirements of the 1983 Amendments to the Military Selective Service Act.
- Repayment of money owed from a prior over-award of federal funds at any institution. You are not eligible for additional financial aid if you owe a refund of federal funds.
- Making satisfactory academic progress as outlined in the Financial Aid Guide.
- Complying with all other conditions that relate to the receipt of your financial aid as outlined in the Financial Aid Guide.
- Complying with all verification deadlines if you have been selected for verification by submitting the forms described in the Financial Aid Guide.
- Repaying loans according to your established repayment schedule. You are not eligible for financial aid if you are in default on a Federal Perkins Loan, Health Professions Loan, Federal Direct Loan, Federal Stafford Loan or Federal PLUS Loan received at any institution.

Where Can I File a Complaint about William Penn University?

The Iowa College Aid Commission is the State Agency that accepts student complaints for students who are attending an Iowa college or university. The Iowa College Aid Commission can be reached via phone at (877) 272-4456 or you may file a complaint electronically at <https://www.iowacollegeaid.gov/StudentComplaintForm>.

Beginning July 1, 2011, the U. S. Department of Education regulations to improve the integrity of programs authorized under Title IV of the Higher Education Act (HEA) as amended (the "Program Integrity Rule") took effect. The Program Integrity Rule requires, among other things, that each college or university authorized to offer postsecondary education in one or more states ensure access to a complaint process that will permit student consumers to address the following:

- alleged violations of state consumer protection laws that include, and are not limited to, fraud and false advertising;
- alleged violations of state laws or rules relating to the licensure of postsecondary institutions; and
- complaints regarding the quality of education or other State or accreditation requirements.

William Penn University has implemented such a process for students to file a complaint and William Penn will seek to resolve student concerns in a timely and effective manner. William Penn's Student Complaint Policy may be found on our consumer information page at <https://www.wmpenn.edu/financial-aid/consumer-info/> under the General Information tab.

Consumer Information Disclosures

The Higher Education Act of 1965, as amended, requires schools to disclosure and report certain consumer information to students and prospective students. A complete listing of William Penn University's reports and disclosures are available at <https://www.wmpenn.edu/financial-aid/consumer-info/>.

William Penn University Non-Discrimination Statement

William Penn University does not discriminate on the basis of race, color, age, ethnicity, religion, national origin, pregnancy, sexual orientation, gender identity, genetic information, sex, marital status, disability, or status as a U.S. veteran. Inquiries regarding non-discrimination policies may be directed to:

Angella Foster

Executive Assistant to the President
Human Resource Coordinator
Title IX Coordinator
Secretary to the WPU Board of Trustees
Angella.Foster@wmpenn.edu
Tel: [641-673-1076](tel:641-673-1076)

WILLIAM PENN
UNIVERSITY

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